

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

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



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	•
Leverage ratios						
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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	56,215	53,894	55,122	53,490	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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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	(9999) EUR, %) OWN FUNDS	65,383	63,052	63,555	63,094	C 01.00 (4010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	48,885	46,856	47,922	46,219	C 01.00 (4020,c0010)	Article 50 of CER
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15,642	14,640	14,639	14,640	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A1.2	Retained earnings	35,684	35,202	35,890	34,291	C 01.00 (*0110,c0010)	Articles 26(1) point (c), 26(2) and 26 (1) points (a) and (6 of CRR
	A1.3	Accumulated other comprehensive income	-1,881	-1,673	-1,327	-1,145	C 01.00 (*0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	562	568	602	632	C 01.00 (40200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	297	334	331	380	C 01.00 (r0220,c0010)	Article B4 of CFPR
	A1.7	Adjustments to CETI due to prudential filters	1,923	1,392	1,611	1,570	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-938	-934	-888	-932	C 01.00 (4380,c0010) + C 01.00 (40360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-193	-173	-176	-131	C 01.00 (43370,c0010)	Articles 36(1) point (c) and 36 of CRR
	A1.10	DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-326	-599	-814	-1,108	C 01.00 (4380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit persoion fund assets	-416	-428	-453	-457	C 01.00 (43380,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET Capital	0	0	0	0	C 01.00 (r0410,c0010)	Acticion 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(·) Excess deduction from AT1 Rems over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,c0010) + C 01.00 (10450,c0010) + C 01.00 (0470,c0010) + C 01.00 (10471,c0010) +	Articles 36(1) point (() of CHA Articles 4(26), 36(1) point (() () and 80 to 91 of CRR; Articles 36(1) point (() ((), 243(1) point ((), 244(1) point (()) and 256 of CRR; Articles 36(1) point (() (()) and 275(3) of CRR; Articles 36(1) point (() (()) and 275(3) of CRR; Articles 36(1) point (() (()) and 275(3) of CRR; Articles 36(1) point (() (()) and 275(3) of CRR; Articles 36(1) point (()) and 275(3) of CRR; Articles 36(1
	A1.14	(-) Lecauctions related to assets which can atternatively be subject to a 1 250m has weight Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (0471,c0010)+ C 01.00 (0472,c0010) C 01.00 (0460,c0010)	point (b) and 250 of CRR, Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(8) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1 A.1.15	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3), and 79 of CRR
	A1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0460,c0010)	Articles 26/1) solet for and 28: Articles 48/1) solet (a) and 48/2) of CPR
	A1.17	(-) Decisionate DIPS that retyon locate promability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (0500.c0010)	Acticles 4(27); 36(1) point (§; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.18	significant investment (-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01 00 (45510 +0010)	Acticle 48 of CRR
	A1.18A	(-) insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0513,c0010)	Article de cr. Livet Article 36(1), point (m) and Article 47c CRIR
							C 01.00 (0513,c0010)	Article 36(1), point (m) and Article 47c CRR Article 36(1), point (m) and Article 132c(2) CRR
	A1.18B		0	0	0	0		
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Acticle 36(1), point (I) CRR
	A1.19		-693	-693	-693	-663	C 01.00 (r0524,c0010)	Atlicia 3 CRR
	A1.20		-787	-790	-806	-863	C 01.00 (r0529,c0010)	
	A1.21		11	11	6	6	CA1(1.1.6+1.1.8+1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (40220,c0014)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3		11	11	6	6	C 01.00 (d520,c001d)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,334	7,042	7,197	7,262	C 01.00 (r0530,c0010)	Atticle 61 of CPR
	A2.1		7,342	7,050	7,206	7,277	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2		0	0	0	0	C 01.00 (#3720,c6010) C 01.00 (#3580,c6010) + C 01.00 (#3700,c0010) + C 01.00 (#3710,c6010) + C 01.00 (#3740,c6010)	
	A2.3		0	0	0	0	+ C 01.00 (+0744,+0010) + C 01.00 (+0748,+0010)	
	A2.4	Additional Tier 1 transitional adjustments	-8	-8	.9	-15	C 01.00 (10660,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,218	53,898	55,118	53,481	C 01.00 (40015,c0014)	Atticle 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,164	9,155	8,436	9,613	C 01.00 (r0750,c0010)	Atticle 71 of CFR
	A4.1		9,173	9,163	8,446	9,628	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) + C 01.00 (r0820,c0010) + C 01.00 (r0820,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (4990,c0010) + C 01.00 (49940,c0010) + C 01.00 (49950,c0010) + C 01.00 (49955,c0010)+ C 01.00 (49970,c0010) + C 01.00 (49974,c0010) +	
	A.4.3		-8	-8	-9	-15	C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19860,c0010)	
	в	TOTAL RISK EXPOSURE AMOUNT	320,797	319,169	323,071	330,927	C 02.00 (4010,c0010)	Articles 20(2), 25, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		11	11	6	6	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.24%	14.68%	14.83%	13.97%	CA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.52%	16.89%	17.06%	16.16%	CA3(3)	-
transitional period	C.3	TOTAL CAPITAL RATIO (transisional period)	20.38%	19.76%	19.67%	19.07%	CA3 (5)	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,873	46,844	47,916	46,213	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43()[0]]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.24%	14.68%	14.83%	13.97%	A 2.4+MN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-8.1)	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	11	11	6	6	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	11	11	6	6	C 05.01 (r0440,c0040)	
		and partitions included in news due to Irris 5 that articular at langements and on bank's supervisory reporting. Therefore, any capital instruments that are not eigible from a regulatory point of view.			•		(paragraphy)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	252,152	247,236	251,084	259,003	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s002) + C 08.01 (n0400, c0200, s002) + C 08.00 (n0470, c02010) + C 08.00 (n0470, c02010) + C 08.00 (n0470, c02010)
Of which the standardised approach	27,113	27,579	27,444	28,529	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.20 (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 02.90 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	10,984	11,272	11,607	12,200	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
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, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (n0680, c0010)
Operational risk	35,000	38,500	38,500	38,500	C 02.00 (x0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (n860, 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 (r0820, 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	

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

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



P&L

(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
TOTAL OPERATING INCOME, NET	17,104	22,482	5,578	11,284
(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 1	0	43	0	0
Of which restructuring ¹	0	-187	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,245	10,492	2,293	4,861
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,895	7,521	1,639	3,476
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	5,895	7,521	1,639	3,476
Of which attributable to owners of the parent	5,728	7,287	1,578	3,358

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy	,		,	Fair value hierarch	у			air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	120,095				92,930				101,748				100,731				IAS 1.54 (I)
Financial assets held for trading	69,505	18,772	49,599	1,135	61,000	19,900	39,966	1,134	69,324	23,568	44,752	1,003	74,190	28,698	45,019	473	IFRS 7.8(a)(ii);IFRS 9.AppendixA
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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	709,918				709,619				724,612				736,008				IFRS 7.8(1); 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 ¹	15,048				13,814				15,421				15,123				
TOTAL ASSETS	1,021,627				975,583				1,029,859				1,041,371				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023				As of 31/03/2024						As of 30/06/2024							
		Gross carry	ing amount ⁽²⁾		Acı	cumulated impairme	ent ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairm	ent ⁽²⁾	Gro	s carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gro	s carrying amount		Accus	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in cradit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	crean-impaired	Stage 1 Assets without significant increase in credi risk since initial recognition	increase in credit t risk since initial	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 3 Credit-impaired assets	References
Financial assets at fair value through other		35,791	307	0	-12	-4	0	37,603	690	0	-9	-3	0	42,279	163	0	-8	-2	0	42,562	94	0	-8	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		45,853	952	0	-19	-8	0	47,007	1,328	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)
amortised cost	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	-457	-1,296	-4,032	624,879	55,196	12,075	-447	-1,149	-4,312	Annex V.Part 1.32, 44(a)

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

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

ING Groep N.V.

(mln EUR)

(mar cony					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	969,094	923,400	975,729	990,408	IAS 1.9(b);IG 6
TOTAL EQUITY	52,533	52,184	54,130	50,963	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,021,627	975,583	1,029,859	1,041,371	IAS 1.IG6

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



Breakdown of liabilities

ING Groep N.V.

(mln EUR)

			1			
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Short positions	Debt securities	1,550	2,492	2,358	2,174	Annex V.Part 1.31
	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)
Dec. vite	of which: Current accounts / overnight deposits	3,951	3,706	3,672	4,119	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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
TOTAL FINANCIAL LIABILITIES		955,175	909,403	959,033	973,979	



Market Risk ING Groep N.V.

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	SA					l l	М									IM						
			VaR (Memorani	VaR (Memorandum item) STRESSED VaR (Memorandum item)		item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			KS CAPITAL CHA	ARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	0	0	162	58	196	64							149	19	262	54						
Of which: General risk Of which: Specific risk	0	0	105 57	35 23	143 53	47							90	14	185 77	40						
Equities	0	0	16	23 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 Commodities risk	5,413	4,811	19	9	25	8							22	4	33 31	9						
Total	5.413	4.811	211	76	264	84	173	173	0	0	0	8.101	201	26	351	75	140	108	0	0	0	8.639
totat	As of 31/03/2024	As of 30/06/2024	211	76	204	As of 31)		1/3		ů		8,101	201	26	301	As of 30/0		100			Ů	8,639
Traded Debt Instruments	0	0	139	26	222	62							93	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 Commodities risk	5,528	4,369	20	4	30	7							27	6	46 33	17						
Commodities risk Total	5,528	4,369	16 191	4 35	303	10 85	131	104	0	0	0	7,815	13 151	46	33	112	168	219	0	0	0	8,933
rotat	0,026	4,309	191	35	303	80	231	104			_	,,010	101	40	343	112	700	2.40			•	0,000

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

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEER, %) Central governments or central banks	414.034	195.506	1.621		420.765	171.696	1.729	
	Regional governments or local authorities	109	74	30		94	272,000	30	
	Public sector entities					0			
	Multilateral Development Banks	18,011	13,638	0		16,618	11,392	0	
	International Organisations	11,700	2,651	0		11,745	2,605	0	
	Institutions	213	2,803	631		602	3,109	691	
	Corporates	11,845	6,554	6,303		11,098	5,921	5,556	
	of which: SME	4,954	2,973	2,621		4,813	2,847	2,505	
	Retail	27,113	16,568	11,976		27,747	17,153	12,359	
Consolidated data	of which: SME	4,167	2,748	1,673		4,422	2,915	1,767	
	Secured by mortalates on immovable property	35,409 860	16,072 749	6,071 343		17,277 771	16,883 665	6,391 308	
	of which: SME	1,547	509	563	720	1.700	603	717	740
	Exposures in default Items associated with particularly high risk	242	220	323	720	240	221	325	744
	Rems associated with particularly high risk Covered boards		220						
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	0					0		
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²	501,323	254,655	27,636	1,116	507,895	229,648	27,799	1,120
		(iii) Original exposure, unlike Exposure value, is n	eported before taking into account	any effect due to credit conversion t	actors or credit risk mitteation tech	niques (e.r. substitution effects).			

		Standardised Approach									
					Standardised App	pioacii					
			As of 30/09/2	023				12/2023			
	(minSUR, %)	Original Exposure Value* Data exposure amount Value adjustments and provideral Original Exposure* Exposure Value*						Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	124.376	56.367	1		124,605	33,523	0			
	Regional governments or local authorities	5	5	1			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	16	18	6		17	24	7			
	Corporates	1,366	935	910		1,208	844	811			
	of which: SME	288	231	217		254	201	187			
	Retail	335	159	22		333	157	97			
NETHERLANDS	of which: SME	273	145	89		273	144	87			
INETHENDAMUS	Secured by mortgages on immovable property	1,563	1,403	629		1,698	1,484	739			
	of which: SME	106	91	44		51	45	22			
	Exposures in default	29	4	4	24	29	4	4	25		
	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 (CRII)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			

					Standardised Ap	proach				
			As of 30/09/2	023				12/2023		
		Original Exposure ^s	Original Exposure* Exposure Value* Risk exposure amount Value eligistrenis and provisions* Original Exposure*						Value adjustments and provisions ²	
	(minELR, %) Central governments or central banks	85,322	32,794			87.976	27,250			
	Regional sovernments or local authorities		0	0			0.,000			
	Public sector entities			0						
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	9	104	50		15	109	51		
	Corporates	223	164	164		210	157	157		
	of which: SME	6	4	4		6	4	4		
	Retail	7,156	2,277	1,658		7,181	2,287	1,656		
GERMANY	of which: SME	341	327	195		394	376	223		
OLIVIANI	Secured by mortstakes on immovable property	2	2	1		2	2	1		
	of which: SME					.0		20		
	Exposures in defiault	76	32	35	43	82	19	20	62	
	Items associated with particularly high risk									
	Covered bonds Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CRII)			0			0			
	Equity					ů	0			
	Other exposures			0						
	Standardised Total ²				84				204	

	(1) that stems redistrates and bacterial but consist had decrease about an excitations efforts to secure the services of secretarions of software or use of secure to secure the services of secretarions of software or use of secure to secure the secure secure the secure to secure the secure to secure the secure that secure the secure the secure the secure the secure the secure the secure that secure the secure the secure that sec										
					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure ²	Original Exposure * Exposure Value * First exposure amount Value adjustments and provisions *					Risk exposure amount	Value adjustments an provisions ²		
	(minEUR, %)	51,738	24.695	10		52.527	22.499				
	Central governments or central banks Regional governments or local authorities	51,738	24,695	10		52,527	22,499				
	Restonal sovernments or local authorities Public sector entities		1				0				
	Multilateral Development Banks										
	International Organisations			0							
	Institutions	77	308	62		21	326	65			
	Corporates	1.082	946	906		1.035	889	852			
	of which: SME	463	415	379		400	418	382			
	Retail	3	3	2		5	4	2			
BELGIUM	of which: SME	3	3	1		4	3	2			
DELGIUM	Secured by mortilasies on immovable property	1	1	0		1	1	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	176	153	223	23	182	159	229			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0					0				
	Claims on institutions and corporates with a ST credit assessment	0					0				
	Collective investments undertakings (CRX)	0					0				
	Equity						0				
	Other exposures	·		·			- v				

		(2) Total value adjustments and provisions per c	[2] Total value adjustments and provisions per country of countreparty excludes those for securitization exposures but includes governor credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	/12/2023				
		Original Exposure ⁵	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minSUR, %)											
UNITED STATES	Central assertments or central basics Facilitati communities or local authorities Facilitation of the contraction of the contraction facilitation of the contraction for contraction of the contraction for contraction Central data facilitation faci	26,333 0 0 0 0 12 256 4 1 1	15,708 0 0 0 0 12 25 4 0	0 0 0 0 0 2 85 4		16,935 0 0 0 0 4 90 0	15,226 0 0 0 0 4 51 0	0 0 0 0 1 42 0				
UNITED STATES	Secured by meritaging an immovable property of vilents. 1969 of vilents 1969 o	1 0 0 0 0	1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0	1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				1							

POLAND

2024 EU-wide Transparency Exercise

	ING Groep N.V.								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	17,284	7,435			17,827	7,765		
	Resional sovernments or local authorities Public sector entities								
	Multilateral Development Banks			0			0		
	International Organisations					0			
	Institutions	0	0	0		0	0	0	
	Corporates	158	155	136		138	132	120	
	of which: SME	12	12	9		14	14	11	
	Retail	467	372	273		422	394	291	
AUSTRALIA	of which: SME	35	32	18		34	31	19	
71001101201	Secured by mortilales on immovable property	2,000	1,922	828		2,026	1,947	865	
	of which: SME	266	245 32	91 34		250 34	240 23	94 25	
	Exposures in default Items associated with particularly high risk	179	169	251		179	169	252	
	Items associated with particularly high risk. Covered bonds							2.02	
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²				20				23
		Criginal exposure, unlike Diposure value, is n	eported before taking into account	any effect due to credit conversion	actors or credit risk mitteation tech	niques (e.v. substitution effects).			

adjustments and provisions per			

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure ¹	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(minEUP, %)									
	Central governments or central banks	24,801	4,944	26		24,364	4,362	0		
	Resional sovernments or local authorities Public sector entities	0								
	Public sector entities Multilateral Development Banks	0		0			0			
	International Organisations			0			0			
	Institutions	4	4	2		3	3	1		
	Corporates	14	6	4		4	4	3		
	of which: SME	2	2	2		2	1	1		
	Retail	3	1	1		3	1	1		
UNITED KINGDOM	of which: SME	0		0			0	0		
	Secured by mortilates on immovable property	1	1			1	1			
	of which: SME Exposures in default	0								
	Items associated with particularly high risk	0		0			0			
	Covered bonds			0			0			
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0			0			
	Standardised Total ²									

				Standardised Ap	proach								
		As of 30/09/2	123			As of 31.	12/2023						
	Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	13,891	10,645	53		15,050	12,755	52						
	3	3	1				0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
	1,091	936	853		1,058	875	799						
	644	622	539		587	568	492						
	7,080	6,145	4,373		7,606	6,550	4,657						
	2,239	1,732	1,063		2,468	1,857	1,137						
	9,672	2,642	3,392 26		10,369	10,349	3,638						
	81 409	78 143	26 156	263	79 425	76 170	26 185						
	400	143	130	203	420	170	100						
			0										
credit assessment			0										
Credit assessment		i				0							
		i				0							
		,			o o	0							
				406									

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	12/2023		
		Original Exposure [®]	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	
	(minSLR, %) Central governments or central banks	12.778	5.842			12.782	6.043			
	Regional governments or local authorities	12,770	.,	0		12,742	0,040			
	Public sector entities	9					0			
	Multilateral Development Banks	0		0			0			
	International Organisations	0	0	0		0	0	0		
	Institutions	6	2,230	448		35	2,176	438		
	Corporates	70	69	33		62	58	23		
	of which: SME	14	13	13		7	6	6		
	Retail	2,318	118	88		2,260	113	85		
FRANCE	of which: SME	0	0	0		0	0	0		
INNIVOL	Secured by mortstastes on immovable property	4	4	1		3	3	1		
	of which: SME	4	4	1		3	3	1		
	Exposures in defautt	6	1	1	3	4	0			
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Other exposures	-				_	U			

			,						
					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	8.675	5,604	14		8,775	6.400		
	Central governments or central banks	4,075	2,004			4,773	0,400		
	Restonal sovernments or local authorities Public sector entities			0			0		
	Multilateral Development Banks			0					
	International Organizations	0	0	0		0	0	0	
	Institutions	12	40	14		339	367	74	
	Corporates	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4,716	3,930	2,948		4,790	3,999	2,999	
SPAIN	of which: SME	0	0	0		0	0	0	
Oi 7iii t	Secured by morbiales on immovable property	0		0		0	0		
	of which: SME			13					20
	Exposures in default (ferro associated with particularly high risk	114	13	13	101	119	14	14	30
	Items associated with particularly high risk Covered bonds			0					
	Claims on institutions and corporates with a ST credit assessment			0			0		
	Collective investments undertakings (CRI)		o o	0			0	· ·	
	Equity			0					
	Other exposures	0	0	0		0	0	0	
	Plantacing Talan				161				16

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	Intel SUR, No.	Original Exposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	
	Central dovernments or central banks	1,377	1,413	0		1,039	1,074	0		
	Regional dovernments 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			
	International Organisations					۰	0			
	Institutions			0		1	1			
	Corporates of which: SME			0			0			
	Retail.	2	1	0		2	0			
	of which: SME									
SWITZERLAND	Secured by morbiales on immovable property	1	1	0		1	1	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0				
	Collective investments undertakings (CIU)	0		0		0	0			
	Equity	0		0			0			
	Other exposures			0						
	Standardised Total ²	** Original parameters until a Department value in a								

					Standardis	ed Approach					
				03/2024			As of 30	1/06/2024			
		Original Exposure ⁶	Original Expensions Department Value Rock expension amount Value religiorisments and Original Expensions Department Value Rock expensions and Principles.								
	(min DUR, %) Central governments or central banks	428,868	188,473	1635		431.567	190.663	2.156			
	Regional governments or local authorities	91	59	23		63	130,003	27			
	Public sector entities										
	Multilateral Development Banks	17.848	13,476	0		17.617	12.998	0			
	International Organisations	10,678	3,083	0		10,702	3,059	0			
	testitutions	433	3,017	636		1,150	3,725	791			
	Corporates	10,843	5,417	5,063		10,984	5,372	5,014			
	of which: SME	4,705	2,628	2,311		4,800	2,616	2,328			
	Retail	28,745	17,733	12,735		29,232	18,135	13,072			
Consolidated data	of which: SME	5,013	3,296	1,927		5,116	3,280	2,032			
Consolidated data	Secured by mortalises on immovable property	17,626	17,227	6,497		18,021	17,594	6,610			
	of which: SME	807	692	330		810	676	330			
	Exposures in default	1,767	636	755	798	1,812	650	770	821		
	Items associated with particularly high risk	241	219	323		252	235	344			
	Covered bonds		0					0			
	Claims on institutions and corporates with a ST credit assessment		0								
	Collective investments undertakinsis (CIU) Equity										
			0			0		0			
	Other exposures	517.141	249.341	27.687	1.174	521.399	252.495	28,784	1,212		
	Standardised Total ³	517,141	249,341	27,687	1,174	521,399	252,495	28,784	1,212		

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ²	Exposure Value ^s	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	125,611	32,002	1		122,785	31,779	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	7	37	7		80	87	20	
	Corporates	1,131	785	735		1,113	763	721	
	of which: SME	247	202	186		234	184	172	
	Retail	335	158	98		341	161	103	
NETHERLANDS	of which: SME	276	345	88		278	148	93	
THE ITTE WADO	Secured by mortgages on immovable property	1,728	1,509	752		1,670	1,432	713	
	of which: SME	36	32	15		39	30	14	
	Exposures in default Items associated with particularly high risk	43	,		23	11	4	4	
	Items associated with particularly high risk Covered bonds					0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CIU)		0					0	
	Coulty Coulty	,	0						
	Other exposures	,	0						
	Standardised Tetal ²				35				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	IntelDAR, No	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks Resional sovernments or local authorities Public sector entities	89,373 0 0	34,873 0 0	0		90,591	34,797 0 0	0	
	Multilateral Development Sanks International Organisations Institutions	0 0 17	0 0 111	0 0 51		0 0 19	0 0 113	0 0 52	
	Corporates of which: 546! Retail of which: 546!	199 5 7,216 421	149 4 2,290 401	149 4 1,653 236		201 6 7,254 440	152 5 2,299	152 5 1,668 256	
GERMANY	of which: SPE: Secure for mentions on immovable property of which: SME Exposures in default	2 0	2 0 35	1 0 37	52	2 0 93	2 0 37	1 0 39	55
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments on dertakings (CIU) Equity Other exposures	0 0	0	0		0	0	0	
	Standardised Total ²				90				97

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,	excludes trose for secure susion e					
	•				Standardise	ed Approach			
			As of 31	63/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Count of personnels or central balan. And the country of the coun	51,815 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25,573 20,573 20,073 20,073 20,073 21	0 0 0 0 0 55 7256 22 2 2 0 0 0 222 20 0 0 0	22	51,225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22,855 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 94 820 348 3 2 2 0 0 0 0 0 0 0	13

		Total riskun adjustments and provisions par country of countrepartly excludes these for accurits uploances to the includes general conditions adjustments. Standardised Approach												
					Standardis	ed Approach								
			As of 31	03/2024			As of 30	1/06/2024						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
UNITED STATES See See See See See See See See See S	The second of th	17,001 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,631 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	17,362 0 0 0 5 1 1 1 0 0 0 0	14,200 0 0 0 5 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 2 0 0 0 0 0 0						

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	IntelDAR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Control assessment or control banks Septimization of the control of an analysis of an analysis of the control of an analysis of the control of an analysis of the control of an analysis o	17,022 0 0 0 0 0 185 185 209 31 1002 209 34 179 0 0 0	7,856 0 0 0 0 10 110 120 1,785 220 22 227 267	0 0 0 0 0 104 122 201 201 202 247 6 6 6 7 7 7 8 8 2 2 2 4 7 7 8	12	16,594 0 0 0 0 0 254 254 21 263 20 241 252 259 0 0 0 0	6,719 0 0 0 0 247 21 33 77 1,714 224 23 36 0 0	0 0 0 0 0 0 225 13 322 17 747 21 22 26 27 4	Y.
	Other exposures Standardised Total ²	٥	0	0	25	0	۰	٥	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	24.083	4,247			24.150			
	Central sovernments or central banks	24,083	4,247	0		24,159	4,445	0	
	Regional governments or local authorities Public sector entities					0		0	
	Public sector entities Multilateral Development Banks		0	0		0		0	
	International Organisations		0	0				0	
	Institutions	4	4	1		2	2	1	
	Corporates	3	3	2		17	5	3	
	of weich: SME	1	1	1		1	1	1	
	Retail	4	3	2		5	3	2	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
ONLIED KINGDON	Secured by mortsiasies on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk		0	0		0		0	
	Covered bonds			0				0	
ı	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								
	Collective investments undertakinsis (CIU) Equity					0		0	
ı	County Other emosures							0	
	Standardised Total ²								
	STREETIGERG TOOK								

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(minU.R. %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	16,680	13,780	32		16,617	12,450	31	
	Regional governments or local authorities Public sector entities		0						
	Public sector entities Multilateral Development Banks		0			0			
	International Organisations					0	·		
	Institutions	0	0	0		0	0	0	
	Corporates	819	628	566		821	662	500	
	of which: SME	455	425	363		464	441	377	
	Retail	8,344	6,940	4,906		8,491	7,060	5,021	
POLAND	of which: SME	2,987 10,735	2,092 10,711	1,270		3,016 11.091	2,132 11.063	1,326	
	Secured by mortalailes on immovable property	10,736	20,711	7/02		11,091	11,063	3,667	
	of which: 5945 Exposures in default	469	204	36 187	288	511	102	190	322
	Exposures in default Rems associated with particularly high risk		200	0	200	0			
	Covered bonds					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	
	Standardised Total ²				421				461

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(mis DJR, N)	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Region of governments or local authorities	12,760	6,520	0		13,220	6,843	38	
	Public sector entities		0	0		0		0	
	Multilateral Development Banks	o o		0					
	International Organisations	0	0	0		0	0	0	
	Institutions	12	2,130	428		20	2,087	420	
	Corporates	60	57	22		62	67	33	
	of which: SME	12	11	10		14	13	13	
	Retail	2,208	110	82		2,156	107	80	
FRANCE	of which: SME	0	0	0		0		0	
	Secured by mortalises on immovable property	1	1	1		1	1	1	
	of which: SME Exposures in default								
	Hems associated with particularly high risk	ě	0			0		0	
	Covered bonds	o o		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 Other exposures		0	0		0		0	
	Standardined Tribal ²				4				

		(2) local value adjustments and pro	visions per country or counterparty	excludes those for secure suston i	spoures out includes general cred	strikaquimens.			
					Standardisc	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(micEUR, N)	Original Exposure ¹	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	8,875	6,663	13		8,950	6,672	13	
	Regional governments or local authorities		0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	189	217	43		852	881	176	
	Corporates	2	2	1		2	2	1	
	of which: SME			0		1			
	Retail	4,848	4,043	3,632		4,909	4,020	3,074	
SPAIN	of which: SME	2		0				0	
	Secured by mortalisis on immovable property of which: SME	2		0					
	Exposures in default	131	16	16	116	135	16	16	120
	Hems associated with particularly high risk				120				120
	Covered bonds	ė.		0				0	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)							0	
	Equity		0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total ²				180				184

			Ar of 91/		Standardise	ed Approach									
			Ar of 91/	Standardised Approach As of 31/03/2024 As of 50/06/2024											
				03/2024			As of 30	106/2024							
	(min EUR, W)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²						
Public sector with the HIME SECTION OF THE HIM	internation of control lands control and of control lands Control and Control lands See	2.001 0 0 0 0 0 1 0 0 3 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,335 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	۰	7,000 0 0 1 1 0 0 1 1 0 0 1 1	8.000 0 0 0 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	٥						

Credit Risk - IRB Approach

ING Groep N.V.

			RB Approach											
						30/09/2023								
			Original E	Original Exposure Exposure Fisk exposure amount Value Value adjustments						Exposure Value				Value adjustments
		(min EUR. %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bar	iks and central governments	0	0	0	0	0	ō .	0	0	0	0	0	0
	Institution		121,578	11	68,062	11,758	8	14	118,627	2	64,040	11,078	2	16
	Corporates			7,179	501,158	130,540	6,265	3,148	664,980	6,693	500,824	129,795	5,574	3,183
		Corporates - Of Which: Specialised Lending	161,180	2,268	115,476	36,862	2,180	767	160,063	2,185	116,868	37,686	2,097	858
			59,319	1,977	49,280	26,462	1,486	988	60,080	1,996	49,832	26,199	1,221	1,018
	Retail		360,005	3,870	356,118	57,912	7,459	1,182	362,150	3,938	357,170	55,652	6,445	1,084
		Retail - Secured on real estate property	335,115	3,126	334,253	44,440	4,705	729	337,223	3,189	335,281	45,614	4,849	669
Consolidated data			15,133	359	14,724	3,909	255	116	14,953	354	14,514	3,822	242	113
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	319,982	2,767	319,528	40,531	4,450	613	322,270	2,835	320,767	41,791	4,608	556
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	24,890	744	21,865	13,471	2,754	453	24,927	749	21,889	10,038	1,595	415
		Retail - Other Retail - Of Which: SME	4,931	189	4,326	1,731	207	117	4,862	188	4,241	1,701	210	118
		Retail - Other Retail - Of Which: non-SME	19,959	556	17,539	11,740	2,547	336	20,065	562	17,649	8,338	1,385	298
	Equity		3,681	0	3,681	8,904			3,648	0	3,648	8,823		
		tredit-obligation assets				26,095						25,030		
	IRB Total ²					235,209						230,378		

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

(2) this because the occurrence products and occurrence products are products and occurrence products are producted by the occurrence products and occurrence products are producted by the occurrence products and occurrence products are producted by the occurrence products and occurrence products are producted by the occurrence products and occurrence products are producted by the occurrence product and occurrence products are producted by the occurrence product and occurrence products are producted by the occurrence product and occurrence products are producted by the occurre

		1	IRB App							Approach							
				As of	30/09/2023					Aso	31/12/2023						
		Originat	Original Exposure ²		Original Exposure ¹		Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments		
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions				
	Central banks and central governments Institutions	9.405	0	0 4.601	0 748	0	0	0 9,318	0	0 4.515	691	0	0				
	Institutions Corporates	9,405	1.189	4,601 78,166	748 21.834	739	395	9,318 98.138	1.116	4,515 76,829	21.179	578	380				
	Corporates - Of Which: Specialised Lending	25,606	371	20,643	3.153	170	90	25,508	300	20,739	21,179	27	78				
	Corporates - Of Which: SME	17.153	450	14,945	9,903	378	165	17.022	430	14.700	9,353	350	152				
	Retail	129,482	670	125,837	17,773	1,803	317	130,044	691	126,257	18,322	2,453	221				
	Retail - Secured on real estate property	120,528	548	119,160	14,020	1,528	208	121,071	567	119,575	13,978	1,603	157				
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	2,874	23	2,799	1,395	54	11	2,821	21	2,744	1,335	51	11				
INETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	117,654	525	116,361	12,626	1,474	197	118,250	546	116,831	12,643	1,551	146				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	8,963 1,471	122 33	6,676 1,235	3,753 807	275 74	109 29	8,973 1,500	124 35	6,682 1,236	4,344 803	850 81	65 31				
	Retail - Other Retail - Of Which: non-SME	7,482	89	5.441	2.945	201	80	7,473	89	5.446	3,541	770	34				
	Equity	437	0.0	437	1.021	0	0	414	0.0	414	977	0	0				
	Other non credit-obligation assets	437	, i	4.0	.,	Ů	Ů	7.77	Ů	414		Ů	Ů				
	IRB Tetat																

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	0		0	0	0	0		0	0	0	0	0
	Institutions Corporates		7,472 30,998	0 192	4,932 20,550	573 6.703	0 54	0 112	7,123 32,088	0 228	4,657 21.943	552 7.043	0 110	137
	Corporates	Corporates - Of Which: Specialised Lending	5.131	192 53	20,550 4,099	1,260	54	112	5.480	53 53	21,943 4,428	7,043 1,398	110	22
		Corporates - Of Which: Speciarised Cartoling Corporates - Of Which: SME	112	2	77	70		10	101	53	65	47		22
	Retail	Colpositis - Of Willow SME	104,050	791	104.041	19.269	3,417	304	104.263	809	104.254	15.771	1.715	319
	Principle.	Retail - Secured on real estate property	95,490	436	95.490	11.428	1.146	94	95.568	452	95.567	11,908	1.194	22
		Retail - Secured on real estate property - Of Which: SME	20,020	0	2	2	0	0	20,000	0	2,	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	95.481	436	95.480	11.426	1.146	94	95,559	451	95.558	11.907	1.193	29
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail	8,560	355	8,552	7,841	2,271	210	8,695	357	8,687	3,863	521	220
		Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
			8,559	355	8,550	7,840	2,271	210	8,694	357	8,686	3,861	521	220
	Equity		28	0	28	53	0	0	28	0	28	53	0	0
		redit-obligation assets												
	IRB Total													

								IRB Ap	proach					
						30/09/2023								
			Originati	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks a	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		13,234	11	11,284	2,456	5	4	13,725	2	11,848	2,588	1	4
	Corporates		50,010	1,421	38,284	16,048	659	712	49,853	1,408	38,826	16,071	467	743
		Corporates - Of Which: Specialised Lending	6,141	67	5,409	2,063	187	19	5,755	53	5,180	1,963	104	21
			26,135	1,051	21,919	9,292	387	521	26,696	1,057	22,635	9,684	281	553
	Retail		53,071	1,644	52,048	9,605	840	388	53,018	1,651	51,950	9,590	839	372
		Retail - Secured on real estate property	46,482	1,401	46,091	7,922	666	263	46,502	1,406	46,078	7,936	656	249
BELGIUM			11,868	321	11,546	2,393	190	101	11,739	320	11,384	2,362	181	100
DELOION			34,615	1,080	34,545	5,529	475	162	34,763	1,086	34,694	5,574	475	149
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	6,589	243	5,956	1,683	175	125	6,516	246	5,872	1,655	184	123
		Retail - Other Retail - Of Which: SME	3,372	151	3,025	895	122	85	3,317	150	2,966	876	122	85
		Retail - Other Retail - Of Which: non-SME	3,217	92	2,932	788	53	39	3,199	95	2,905	778	62	38
	Equity		133	0	133	269	0	0	127	0	127	257	0	0
		k-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As or	30/09/2023					As o	31/12/2023		
		Original 8	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %s)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
UNIVERSITATES	Central basks and central governments Institutions Corporates Corporates Corporates Corporates-OffWhich: Specialized Euroling Corporates-OffWhich: SPE Retail: Secured on selecting property Retail: Secured on selecting prop	0 15,837 132,190 23,553 185 144 136 2	0 1,053 586 0 2 1	0 12,333 107,693 16,998 53 142 137 2	0 1,584 20,035 8,530 38 24 22	0 984 501 0 1	0 1 412 192 0 0	0 15,074 130,817 24,035 163 139 131	0 1,087 647 0 1	0 11,561 106,855 17,006 35 138 130	0 1,389 19,659 8,617 28 25 23 0	0 1,534 970 0 4 4	0 1 411 215 0 0 0
UNITED STATES	Rest: - Secured on a case proporty - OTWHICH, non-SME Rest: - Coulty for Rest: Rest: - Coller Factal Rest: - Coller Factal Rest: - Coller Factal Rest: - Coller Factal - Coller Factal - CO Which, non-SME Rest: - Coller Factal - Coller Factal - CO Which, non-SME Coller Rest - College Factal - COllege Factal - COLLEGE	134 0 8 1 8	1 0 0 0 0	135 0 6 0 5 157	22 0 2 0 2 348	1 0 0 0 0	0 0 0	129 0 8 1 8 153	0 0 0	129 0 6 0 5 153	23 0 2 0 2 346	0 0 0	0 0 0 0
	IRB Total												

Credit Risk - IRB Approach

NO 0---- NV

							IRB Ap	proach					
				As of	30/09/2023						131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	4.437	0 0	1,792	0 315	0	0	0 4.182	0	1.099	200	0	0
	Corporates	10,216	9	8,807	2,544	8	32	10,860	0	9,081	2,755	0	25
	Corporates - Of Which: Specialised Lending	5,217	0	4,990	1,348	0	11	5,412	0	5,142	1,405	0	9
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	38,597	353	39,506	3,797	624	15	39,850	373	39,839	4,214	546	10
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	38,523	353	39,431	3,773	624	15	39,773	372	39,763	4,209	546	10
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	38.523	353	39.431	3,773	624	15	39,773	372	39.763	4.209	546	10
	Retail - Qualifying Revolving	0	0	0	0	0.00	0	0.,773	0	0	0.00	0	0
	Retail - Other Retail	74	0	75	24	0	0	77	0	76	6	0	o o
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	74	0	75	23	0	0	77	0	76	6	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conv	rversion factors or credit risk mitigation techniques (e.g.	substitution effect
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							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(yeals EUSR, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0 3.702		2.993	0 886	0	0	0 2.408	0	1.670	0 445	0	0
	Institutions Corporates	3,702	287	2,993 25,281	8.733	808	107	2,408 38,554	187	24.631	8.554	729	70
	Corporates - Of Which: Specialised Lending	10.481	201	7.514	4.097	745	47	10,519	161	7.488	3,922	686	44
	Corporates - Of Which: SME	201	0	88	63	0	1	224	0	90	41	0	1
	Retail	158	6	155	23	3	1	154	5	150	27	3	1
	Retail - Secured on real estate property	136	5	136	19	3	1	132	5	132	22	2	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	8	2	8	1	0	0	7	2	7	1	0	0
OIVITED KIIVODOI-I	Retail - Secured on real estate property - Of Which: non-SME	127	3	128	18	2	0	125	3	125	21	2	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	22		19	4	1 0	0	22	0	18	5	1	
	Retail - Other Retail - Of Which: non-SME	22		19	4	1		21	0	18	ž.	1	
	Foulty Foulty	55		55	105	o o	0	66	0	66	126	ō	, i
	Other non credit-obligation assets											_	_
	IRB Total												

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

							IRB Ap	proach					
				As o	30/09/2023						f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2.639	0	1.887	0 703	0	0	0 2.541	0	1828	653	0	
	Institutions Corporates	2,639	476	1,687	703 8 678	334	318	2,541	520	1,828	9.466	243	360
	Corporates - Of Which: Specialised Lending	2,926	50	2,776	1.083	82	29	2.977	51	2.826	1,083	36	34
	Corporates - Of Which: SME	11.901	382	9,735	4.917	232	248	12.538	422	10.057	5,062	201	275
	Retail	66	3	50	15	4	1	21	1	21	7	2	
	Retail - Secured on real estate property	6	0	6	1	0	0	8	0	7	1	0	0
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	60 57	3	43	14	4	1	13	1	13	6	2	
	Retail - Other Retail - Of Which: SME	57	3	41	11	4	1 1	11	1	11	3	0	
	Retail - Other Retail - Of Which: non-SME	64		64	121			36	0	3 96	183	1	
	Equity Other non credit-obligation assets	64		64	121		0	26	0	96	183	0	
I	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As o	f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	٥	0	0
	Institutions Corporates	10,023 26,579	183	5,894 22,459	802 4.933	569	107	9,422 25,745	111	5,113 21.593	728 5.009	520	0 52
	Corporates - Of Which: Specialised Lending	5.704	3	5,482	4,933 801	0	4	4,359	3	4,200	5,009	0	4
	Corporates - Of Which: SME	354	48	341	419	329	18	399	42	327	347	248	19
	Retail	332	9	322	90	10	3	352	9	342	96	10	2
	Retail - Secured on real estate property	281	7	280	70	2	1	298	7	297	75	2	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	144	5	144	50	1	1	161	5	161	55	1	1
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	136	2	136	20	1	0	138	2	137	20	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52	2	41	20	8	1	54	2	45	23	8	1
	Resail - Other Resail - Of Which: SME	9	1	7	7	5	1	11	1	11	9	5	1
	Retail - Other Retail - Of Which: non-SME Equity	43	1	35	14	3	1	42	1	34	14	3	0
	Other non-credit-obligation assets			0		0	0		0	0		0	

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

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 765	0	0 647	0 180	0	0	0 754	0	0 828	0 173	0	0
	Corporates	9,234	58	6.901	3.649	119	44	9,255	59	6435	3.644	95	48
	Corporates - Of Which: Specialised Lending	3,772	47	3.543	1.606	0	33	3.783	47	3,441	1,555	0	33
	Corporates - Of Which: SME	309	8	197	286	114	2	305	9	189	270	90	4
	Retail	21,918	107	21,913	3,839	297	46	22,014	117	22,009	3,968	340	47
	Retail - Secured on real estate property	21,901	106	21,901	3,834	297	46	21,997	117	21,997	3,962	339	47
SPAIN	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
0171114	Retail - Secured on real estate property - Of Which: non-SME	21,897	106	21,897	3,833	297	46	21,994	117	21,993	3,961	339	47
1	Retail - Qualifying Revolving Retail - Other Retail	17		13				17		13			
1	Retail - Other Retail - Of Which: SME	1/		1.3		0		1 1	0	13	, i	0	
	Retail - Other Retail - Of Which: non-SME	16	ě.	12	5	1	0	16	0	12	6	1	, i
1	Equity	1	0	1	1	0	0	1	0	1	1	0	
1	Other non credit-obligation assets												
	IRB Tetal												

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	isposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ³		Of which: defaulted	and provisions
	Central banks and central g	evernments	0		0	0	0	0		0	0	0	0	
	Institutions		2,578	0	1,047	196	0	0	2,297	0	761	149	0	0
	Corporates		34,276	178	23,272	3,119	235	31	32,447	132	20,249	2,924	53	24
			11,893	100	4,887	1,784	49	21	12,045	105	4,807	1,811	45	22
			19		1 87	2	0	0	4.	0	0	0 14	0	
	Retail		96		71	16	3		93	1	84	14	1	
	Retail - Seci	red on real estate property	72	2	71	11	2	0	71	1	70	9	1	
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME	70		70	10			70		69		0	
		Retail - Secured on real estate property - Of Which: non-SME	70	2	70	10	2		70	1	69	9	1	
	Retail - Qua Retail - Oth	itying Revolving	24		16	0	0		22	0	14		0	
	Retait - Oth	Rotal , Other Retail , Of Which: SMF	24		10				22		24	2		
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	24		16	6			22		14	6		
	Equity	researt - Other researt - Or Witter: non-SME	24		10	11			22		24	11		
	Other non credit-obligation	area.				**			•			**		
	IRB Total	men												
	IRE FORK		0											

Credit Risk - IRB Approach

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								IRB Ap	proach					
						31/03/2024						30/06/2024		
			Original E	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	imposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central bar	nks and central governments	126.178	70	0 69.654	11.675	0 61	0	126,795	33	68.527	0 11.745	18	0
	Corporates		126,178 677,784	9.683	69,654 510,227	130.875	61 5.137	3.187	126,795 677,073	10.874	68,527 508.523	11,745	18 6.281	16 3.351
	Corporates	Corporates - Of Which: Specialised Lending	163.934	9,683 2,372	510,227 119,169	130,875 37,670	2,064	3,187 874	167,073	2,699	508,523 119,137	131,764 39,002	6,281 2,737	974
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	163,934 59,340	1,963	119,169 49.101	37,670 26,449	2,064 916	1.004	167,009 60,725	1,866	119,137	29,002	2,737	974
	Retail	Corporation - Of Writer: SME	363,943	4.013	358.395	55,359	5.893	1,194	370.741	4,047	365,039	56,944	6.054	1 179
	-	Retail - Secured on real estate property	338,756	3,250	336,769	46.256	4,933	770	345,235	3,267	343.107	47.771	5.106	755
		Retail - Secured on real estate property - Of Which: SME	14.896	346	14.468	3.841	237	108	15.026	344	14.500	3.953	218	113
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	323.860	2.904	322,301	42.415	4.695	662	330,209	2.923	328.607	43.818	4,889	641
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	25.187	763	21.627	9.103	961	424	25,506	781	21.932	9.173	948	424
		Retail - Other Retail - Of Which: SME	4,871	186	4,263	1,726	216	115	5,019	188	4,392	1,796	216	115
		Retail - Other Retail - Of Which: non-SME	20,316	576	17,363	7,377	744	309	20,487	593	17,541	7,376	732	309
	Equity		4,057	0	4,057	9,811	0		4,093	0	4,093	9,966		
	Other non	credit-obligation assets				26,870						31,670		
	IRB Total ²					234,589						242,089		

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, NJ)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0		0	0	0	0	0	0
	Institutions		9,530	66 967	4,783	755	58 708	9	10,768	30	4,919	860	15 652	5
	Corporates		96,341	967 278	75,061	21,211		331	92,760	908	71,407	21,716		353
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	26,201 16,382	278	21,112 14,210	3,460 9,048	116 363	64 117	26,494 16.684	246	21,051 14,263	3,651 9.192	100	67 125
	Retail	Corporation - Or Winds: SME	130.920	686	126.614	17.745	1.888	287	132,323	867	127,945	17.998	1.919	225
	-	Retail - Secured on real estate property	121.997	567	120,462	14.430	1,654	224	123,399	557	121.815	14,739	1,720	165
		Retail - Secured on real estate property - Of Which: SME	2.799	20	2.728	1.343	59	9	2.690	17	2.620	1.339	43	10
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME	119.198	547	117.734	13.087	1.594	215	120,709	540	119,195	13.400	1.677	155
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	8,923	119	6,152	3,315	234	63	8,924	110	6,130	3,259	200	60
		Retail - Other Retail - Of Which: SME	1,471	33	1,217	803	90	29	1,474	31	1,211	827	84	29
		Retail - Other Retail - Of Which: non-SME	7,451	86	4,935	2,512	144	34	7,450	78	4,919	2,432	115	31
	Equity		388	0	388	904	0		388	0	388	903	0	0
		edit-obligation assets												
	IRB Total													

							IRB App	roach					
					31/03/2024						30/06/2024		
		Original E	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	7,718 32,958	217	4,703 22,148	579 7.028	123	126	8,242 32.756	195	5,210 21,047	665	69	130
	Corporates - Of Which: Specialised Lending	32,958 5.595	53	22,148 4,340	7,028 1,614	123	126	5.427	195 53	21,047 4.359	1,601	69	130 31
	Corporates - Of Which: SME	99	53	63	46		23	1,099	1	4,359 853	1,601		31
	Botali	105.199	867	105.189	16.227	1.802	347	107.381	881	107,359	17.078	1.848	363
	Retail - Secured on real estate property	96.302	495	96.301	12,299	1,274	120	98.275	494	98.274	13.061	1,305	128
	Retail - Secured on real estate property - Of Which: SME	9	0	9	1	0	0	9	0	9	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	96.293	495	96.292	12.298	1.274	120	98.266	494	98.265	13.058	1.304	128
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,898	371	8,888	3,929	528	226	9,106	387	9,085	4,017	544	235
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	13	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	8,896	371	8,887	3,928	528	226	9,093	387	9,083	4,016	543	235
	Equity	28	0	28	53	0	0	26	0	26	49	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRBAp	proach					
				As o	131/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	13,679 50,496	1 437	11,771 39,329	2,492 17,008	1 517	3 791	13,918 50.663	1 1.487	11,959 39,913	2,425 17,156	1 696	2 747
	Corporates Corporates - Of Which: Specialised Lending	6,274	1,437	39,329 5,569	2,170	181	731	7,471	1,487	6,779	17,156	252	38
	Corporates - Of Which: SME	26.879	1.070	22.461	10.086	278	561	25.871	1.034	21,576	9,555	274	537
	Betall	53.267	1,624	52,195	9,678	779	302	53,973	1,582	52,839	9.784	754	372
	Retail - Secured on real estate property	46,712	1.380	46,289	7.967	602	249	47,293	1,338	46,780	8.043	574	255
	Retail - Secured on real estate property - Of Which: SME	11,713	310	11,362	2,416	172	94	11,983	314	11,533	2,541	170	100
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	34,999	1,070	34,927	5,551	430	155	35,310	1,024	35,246	5,502	404	155
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,556	244	5,906	1,711	178	120	6,680	245	6,059	1,742	179	117
	Retail - Other Retail - Of Which: SME	3,345	149	2,998	903	120	84	3,438	153	3,108	944	125	83
	Retail - Other Retail - Of Which: non-SME	3,211	95	2,908	809	58	36	3,242	92	2,952	798	54	34
	Equity	178	0	178	358	0		172	0	172	395		0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 17,864	0	14,093	0 1,931	0	0 3	0 16,222	0	0 12,462	0 1,551	0	0
	Corporates Corporates - Of Which: Specialised Lending	132,715 24,655	1,143 735	108,815 17,693	19,284 8,236	1,135	400 234	130,784 24,642	1,121 746	106,380 17,011	19,069 8,315	1,284 879	372 201
	Corporates - Of Which: SME	72	0	21	13	0	0	200	0	212	144	0	0
	Retail - Secured on real estate property	136 127	2 2	131 126	20 18	3 2	0	135 127	1	131 127	19 16	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	125 0	0	125 0	18	0	0	126	0	126	16 0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	9	0	4	2	0	0	8	0	4	2	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	4	2	0	0	7	0	4	2	0	0
	Equity Other non credit-obligation assets	148	0	148	323	0	۰	130	0	130	288		
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	131/03/2024						130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 3,871 10,925 5,314	0 57 57	0 1,056 8,918 5,054	0 199 2,574 1,281	0 0	0 0 28 10	0 4,163 11,892 5,486	0 0 26 26	0 1,045 9,741 5,194	0 246 2,939 1,281	0 0	0 0 26 9
	Corporation - Of Which: SME Retail Pletail - Secured on real estate property	0 39,322 39,214	0 403 403	0 39,310 39,203	0 4,193 4,184	0 569 569	0 12 12	2 41,386 41,327	0 456 455	2 41,372 41,314	1 4,537 4,529	0 620 618	0 40 40
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revelving Retail - Qualifying Revelving Retail - Qualifying Revelving	0 39,214 0 108	0 403 0	0 39,203 0	0 4,184 0	0 569 0	0 12 0	0 41,327 0 59	0 455 0	0 41,314 0 58	0 4,529 0	0 618 0	0 40 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 108 0	0	0 107 0	9 0	0	0 0	0 59 0	0 1 0	0 58 0	0 8 0	0 2	0
	Other non credit-obligation assets IRS Total												
	·	(1) Original comp	cum unitio Evnocu	enumbro is encome	d before taking into accoun	of new officer due to	contit commercian t	octour or condition	continue to chair	succession of conhections	ion officers)		

(1) Original expos	ure, unlike Expos	aure value, is reporte	d before taking into accou	int any effect due to	credit conversion t	actors or credit risk	mitigation technic	ues (e.e. substitut	ion effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,546	0	2,768	424	0	75	4,067	892	3,290	632		
	Corporates - Of Which: Specialised Lending	39,267 10,396	186 163	27,093 7,647	9,328 3,976	746 703	75 43	43,261 10,736	692 282	30,608 7,496	9,711 3,844	817 712	176 134
	Corporates - Of Which: SME	542	163	317	528	703	43	746	202	516	176	712	134
	Corporates - Or Winch: SMC	147	6	143	25	9		147	12	143	21	6	
	Retail - Secured on real estate property	129	5	143	19	3	1	124	6	124	15	4	1
	Retail - Secured on real estate property - Of Which: SME	7	2	7	1	0		10	2	9	1		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	121	3	121	18	3		114	4	114	14	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	19	0	14	6	0	0	23	7	20	6		1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	14	6	0	0	23	7	19	6	0	1
	Equity	63	0	63	120	0	0	51	0	51	98	0	0
	Other non credit-obligation assets												
	IRS Total	_											

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

							IRBAp	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,748	0	1898	649	0	0	0 3.011	0	2.060	0 689	0	0
	Corporates	24,294	535	18.600	9.812	296	367	24.247	613	18.529	10.304	555	389
	Corporates - Of Which: Specialised Lending	3.136	51	2,976	1,220	46	34	3.144	105	2.941	1.318	174	36
	Corporates - Of Which: SME	12,309	440	9,979	5,208	233	283	12,212	456	9,920	5,414	361	281
	Retail	37	2	36	7	1	1	52	2	52	9	1	1
	Retail - Secured on real estate property	8	0	8	1	0	0	9	0	9	1	0	0
POLAND.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TOLAND	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	9	0	9	1	0	0
	Retail - Qualifying Revolving	۰	0	0	0	0		0	0		0		0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	29 27	2	28 26	6	1	1	44 41	2	43 41	8	1	1
	Retail - Other Retail - Of Which: non-SME	27	2	20	*			41	2	41	,		1
	Notas - Other Notas - Of Which: non-SME Equity	22	0	99	187	0		100	0	100	190		0
l	Other non credit-obligation assets	22		99	107			100	,	100	130		-
I	IRB Total												

 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or cre 	

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	11,121	0	6,454	919	0	0	10,691	0	6,030	876	0	0
	Corporates	26,268	3,167	21,382	4,541	328	142	26,653	3,486	21,922	5,734	361	211
	Corporates - Of Which: Specialised Lending	5,709	37	5,431	1,034	6	13	5,032	35	4,817	1,930	5	25
	Corporates - Of Which: SME	393	42	315	139	22	20	542	16	437	211	16	19
	Retail	346	9	335	67	8	3	353	10	341	69	9	2
	Retail - Secured on real estate property	298	7	298	49	2	1	297	8	297	50	3	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	166 133	5	166	32 17	1	1	156 142	5	156 141	27 22	1	1
11011102	Retail - Secured on real estate property - Of Which: non-SME	133	2	132	17	1		142	3	141	22	3	
	Retail - Qualifying Revolving Retail - Other Retail	48	0	38	18			55	2	44	19		
	Retail - Other Retail - Other Retail - Of Which: SME	48	2	38	18	6	2	14	2	14	19	6	1
		41	1	31	12		1	41		30	11		1 1
	Retail - Other Retail - Of Which: non-SME Equity	41		31	12			41		30	1		
1	Other non credit-oblisation assets				•								3
	IRB Total												

(1) Original expos	ure, untike Exposu	re value, is reporter	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	ques (e.g. substitut	on effects).

		IRB Approach As of 31,002004 As of 30,002004											
				As of	31/03/2024					As of	rf 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments institutions	0 833	0	0 721	190	0	0	0 840	0	629	193	0	0
	Corporates	9,188	56	6,454	3,911	4	57	9,372	73	6,369	3,347	52	53
	Corporates - Of Which: Specialised Lending	3,822	50	3,415	1,492	0	35	3,812	50	3,351	1,379	0	33
	Corporates - Of Which: SME	294	3	173	190	347	4 49	418	20	287	255	48	8
	Retail Petail - Secured on real estate property	22,162 22,141	120 120	22,156 22,141	3,932 3,926	347	49	22,442 22,418	133 133	22,436 22,418	4,028 4,021	385 385	52 52
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	4	0	4	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	22,138	120	22,137	3,925	346	49	22,415	133	22,414	4,021	385	52
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	21	0	15	6	1	0	24	0	18	7	1	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1 20	0	1 15	0	0		1 22	0	1 17	0		0
	Hotas - Other Hotas - Of Which: non-SME Equity	1	0	15	1	0		1	0	1/	1		0
1	Other non credit-obligation assets		Ů			Ů	Ů	•	Ů	•		, i	, i
	IRB Total												

(1) Original expos	ure, untike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	mitigation techniq	jues (e.g. substituti	on effects).

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	٥	0	0	0	0	0	0
	Institutions Corporates	2,536 35,772	0 146	972 22.803	140 2.959	57	24	2,465 34,358	126	898 22,063	138 2.753	261	18
	Corporates - Of Which: Specialised Lending	12.247	119	5.047	1,726	45	24	12,542	98	4 846	1.712	250	16
	Corporates - Of Which: SME	12,247	119	5,047	1,726	45	22	12,542	96	4,040	1,712	250	16
	Retail	101	3	96	16	1	1	105	3	101	18	2	1
	Retail - Secured on real estate property	79	3	22	10	1		84	3	82	12	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	78	3	75	9	1	0	83	3	81	11	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail	22	0	20	7	0	1	21	0	19	7	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22	0	19	7	0	1	21	0	18	7	0	1
	Equity	5	0	5	10	0		10	0	10	19		
	Other non credit-obligation assets												
	IRB Yotal												



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			or short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amoruseu cost							
[0-3M[0 0	0		0 0	0		358	0	361	0		
[3M-1Y[[1Y-2Y[42	6 426 7 207	0		0 426	207	9	0	0	45	0		
[2Y-3Y[Austria	17.		0		0 173	0		0	0	0	0		á
[3Y - 5Y [[5Y - 10Y [13 1,18		0		0 126 0 1,064			0 0	0	0	0		
[10Y - more Total		2,12	0 0 5 2,125	0		0 0 1,789	337		0 358	0	406	0		0
[0-3M] [3M-1Y]		11 37	1 371	0		0 0	111 371		25 153	0	8 162			
[1Y - 2Y [[2Y - 3Y [Belgium	88. 84	4 844	0		98 8 0	784 836		62 234	0	68 135	2		
[3Y - 5Y] [5Y - 10Y]	Desgram	1,52 5,39	6 5 396	0		0 115 0 1,655	3 741		198	0	327 815	9		
[10Y - more Total		8,83 17,99	1 8,831 9 17,959	0	4 5	7 0 5 1,868	8,785 16,036		1,218 2,620	0	2,262 3,776	1 115		2,193
[0-3M[[3M-1Y[2	1 1 21	4		0 10	7		0	0	0	0		
[1Y - 2Y [Bulgaria	1	0 0	0		0 0	0		0	0	0	0		
[3Y - 5Y] [5Y - 10Y] [10Y - more		2	3 9 29	2		0 26 0 0	0		0	0	0	0		
Total [0-3M[11	3 113	20		0 52	40		0	0	0	0		9
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y]	Cyprus													
[5Y - 10Y [
[10Y - more Total [0 - 3M [6 6	6		0	0		0	0	0	0		
[3M-1Y[[1Y-2Y]		3	0 30	30		0 0	0		0 0	0	0	0		
[2Y - 3Y [Czech Republic	3 8	3 8 88	0		0 33 0 88	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more		38	5 385 0 0	0		0 385	0		0 0	0	0	0		
Total [0-3M[54	1 541	36		506	0		0	0	0	0		0
[3M-1Y[[1Y-2Y[[2Y-3Y[
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark													
[5Y - 10Y [f10Y - more Total														
[0-3M[13M-1Y			0 0	0		0 0	0		0	0	0	0		
[1Y-2Y] [2Y-3Y]			0 0	0		0 0	0		0	0	0	0		
[3Y - 5Y] [5Y - 10Y]	Estonia		0 0	0		0 0	0		0	0	0	0		
[10Y - more Total	-		0 0	0		0 0	0		0 0	0	0	0		
		•	•			•								



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland	481 689 156 22 66- 4	0 0 489 0 1 59 0 159 0 20 4 664 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 278 0 0 312 0 0 159 0 0 10 0 403 0 0 0	379 0 10 263		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	266 266 7.7 4.4 700 4,151,2 5,666	0 0 260 3 73 1 41 5 705 2 4,152	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 260 0 0 678 2,649		1,170 18 0 1 1 1 1 1 31 1 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75 37 0 0 0 0 50	0 0 0 0 4 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	2.886 781 400 222 365 1.437 11 5.8989	8 2,868 8 788 7 407 6 226 3 363 1 1,431 2 12	150 5 0 0 2 6 12 176		0 445 0 0 445 0 0 155 0 7 0 68 0 620 0 0 1,306	2,273 783 242 218 293 805		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	1	13 6 6 6 0 0 0 4 6 6 6 6 6 6	13 6 0 0 6 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	() () () () () () () () () ()	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Hungary	11 33 36 20 17 21 21	19 4 334 7 87 0 20 122 172 5 25 1 1 1 666	19 7 1 0 3 25 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 327 85 20 166 0 0	6	204 0 0 270 0 0 471 0 60 236 0 1,241	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		93
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	111 15	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 29 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		63
0 - 3M 13M - 1Y	Italy	180 180 199 0 950 711 11 12 2,066	0 0 0 2 182 5 195 6 196 6 716 2 122	0 0 0 0		0 0 0 178 0 0 178 0 0 196 0 0 957 0 680 0 0 0 0	0 4 0 0 35 12		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		103



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 13Y-2Y 13Y-5Y 15Y-10Y 10Y-more Total	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Uthuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone Total	Luxembourg	3 3 3 4 4 6	5 0 0 0 0 2 2 32 2 2 5 35 5 35 7 47 6 6 66 66 8 188	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 32 2 3 35 23 66		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-50tal	Maita		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	1.20 29 5 14 46 85 14 2.88	1 291 2 52 4 144 850 2 142	0 0 0 0		0 0 251 0 0 0 0 0 0 0 0 0 0 0 514 0 548	2 955 291 52 144 337 88 1,869		0 0 113 98 70 166 190 139 139 139 139 139 139 139 139 139 139	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 1 2 0 0	0 0 1 1 1 12 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Poland	2,86 3:90 1,7/3/2 2,12 3,47 1,2/2 111 9,868	1 31 909 0 1,710 6 2,126 9 3,479 8 1,218	0 6 47 4 5 10 11 2		0 818 0 0 0 108 0 0 524 4 1,550 0 2,382 0 0 0 0	25 754 1,182 566 1,087 717		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 to 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		123
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more Total	Portugal	9,58	9,585 0 0 0 0 0 0 0 0 0 0 0 0 0	866 0 0 0 0		4 5,054 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,442 0 0 0 0		0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		307
Total [0 - 3M[Romania	1 1.77 28.82 24 399 21 1.1	0 0 0 0 7 7 17 17 17 17 17 17 17 17 17 17 17 17	17 15 6 17 28 26 11		0 0 0 0 1199 0 0 1290 0 0 1290 0 0 1290 0 0 0 1200 0 0 0 0 0 0 0 0 0 0 0 0 0 0	115		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0		



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 2Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Stovakia	133	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Slovenia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	() () () () () () () () () ()	0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	222 177 1,600 3,1239 2,596	8 178 1 1,601 2 32 7 1,237 0 2,590 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Sweden	2	0 0 0 1 1 21 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 0 0 0	6	0 0 0	0	0	0 0 0 0		0
[0 - 3M[United Kingdom		0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	137 431 324 0 9 125 0 0 1,025	0 0 0 0 0 0 0	122 0 144 85 0 0 0	0 0 0 0		6
Total	Iceland		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
1013L 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein		0	0		0	0			0	0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	6	0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	56 180 322 855 1,200 2,213 530 5,282	5 855 1,208 2,131 530	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		38 160 129 334 35 1 1294 352 3 1,193 3	21 26 198 521 325 337 178 2,103		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 43 48 30 0	0 0 0 0 0		10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	15-5 511 5-15 500 1.130	0 154	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 566 569 233 455 0 345 0 528	0 98 460 31 100 161 0		0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	1	19 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan	3	38 0 0 0 0 0 0 0 7	0 0 0 0 0		0 0 0	38 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	33 1.34 51 2.31 3.37 3.44 4.41		2 2 0 0 4 0 24	1 1 1,14 1,17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36 230 1,338 512 1,850 2,793 1,112 1,413 9,248	2 C	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China	24,7 1	12-7-12 1 1 1 6 0 0 0 8 8 8 8	0 1 6 0 8 8 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y[f10Y - more Total	Switzerland	20	244 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M[Other advanced economies non EE.	200 200 11 3. 9. 9.	0 0 207 18 3 2 3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 1 3 24 93 1 0 0		0 0 0 14 14 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 198 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 423 433 366 279 148 0 0	0 0 0 0		



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y[[1Y-2Y]		24 36 34	24 36 34	18 9 24			25 25 10	0	0	0	0	0		
[2Y-3Y] [3Y-5Y]	Other Central and eastern Europe countries non EEA	163 294	294	11 8	0	11	137 191		0	0	0	0	0	
[5Y - 10Y [[10Y - more		131 85	85	10	C		121	0	0	0	0	0		
Total [0 - 3M [767	767	83 17		11:	571	0	0 347	0	69	0		224
[3M-1Y[[1Y-2Y[13 13	13 13	13	(0	0	136 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Middle East	310 112		310 112			0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		96 39	96 39	48			48	0	0	0	0	0		
Total I 0 - 3MI		600	600	552 0			48	0	483 0	0	69	0		25
[3M - 1Y [[1Y - 2Y [0	0	0			0 4	0	0	0	0	0		
[2Y-3Y] [3Y-5Y]	Latin America and the Caribbean	0	0	0			0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		74	74	0			74	0	0	0	0	0		
Total		78	78	0			78	0	0	0	0	0		1
[0-3M[[3M-1Y[17	9	17 2			7	0	0	0	0	0		
[1Y-2Y] [2Y-3Y]	Africa	0 20	20	0			0 20	0	0	0	0	0		
13Y - 5Y I 15Y - 10Y I		84 257	84 257	2 0	(83		0	0	0	0		
[10Y - more Total	<u> </u>	258 646		27			231	0	0	0	0	0		144
[0 - 3M [[3M - 1Y [70 490	70 490	38 189	(24	0	744 0	0	356 25	0	(
[1Y-2Y[4	4	4			0	0	60	0	219	0		
[2Y - 3Y [[3Y - 5Y [Others	12 228	12 228	3			225	0	17 165	0	10	0		
[5Y - 10Y [[10Y - more		1,325 1,050	1,050	8	13	1,02-	118	0	0	0	0	0		
Total		3,179	3,179	284	13	1,94	939	0	986	0	610	1		60

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total goos carrying arround of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	184 432 2000 94 81 1,1333 6	0	184 0 0 0 0 21 21 20	0	433 (432 9 9 70 1,272 (1,273	208 0 11 245 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	66 485 2.444 8.46 1.111 5.455 9.877 20,797	69 485 5 2,945 9 849 7 1,117 5,454	0 1 0 0	0 0 7 0 0	(99 ((114 1,551	69 387 2,945 842 1,003 3,902 9,112		0 85 0 61 0 93 0 193 0 221 0 588 0 1,115 0 2,356	0 0 0 0 0	5 116 128 230 337 952 2,443 4,210	4 50 11 3 57 2 1	000000000000000000000000000000000000000	2,092
[0 - 3M[[3M - 1Y] [1Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	22 5 11 5 38 38 3	28 9 9 11 9 8 3 36 3 36 3 34 134	10 4 0 9 10 3 37	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 3 11 5 3 26 (6	3 0 4 26 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9
[0 - 3M[Cyprus													
[0 - 3M[Czech Republic	8 66 66 66 66 66 66 66 66 66 66 66 66 66	5 60 2 32 0 0 5 86 391 0 574	5 33 0 0 0 15 0 52	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	0
[0 - 3M[Denmark													
[0 - 3M] [1 3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	(0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	99 2 3 3 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 255		0 0 314 10 0 521 125 969	0 385 10 0 315 175		0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	21 20 9 6 1.42 3.57 76	4 214 8 208 9 99 3 63 6 1,426 0 3,570	214 214 0 0 0 4 4 0 218		0 0 9 9 16 134 1,360 331 1,940	0 208 47 1,292 2,206 434 4,186		9 89 0 1 1 0 0 1 1 29 17 17 17 17 17 17 17 17 17 17 17 17 17	0	1,276 129 0 0 0 0 50 1,455	0 0 4 0		
10 - 3M 1 - 3M - 1Y 1 - 3M 1 - 2Y 1 - 2Y	Germany	2,666 67 13 22 25 55 2,353 7,00	9 2,689 7 677 0 130 1 521 4 654 5 2,355 0 0	218 12 107 7 0 7 55 0		0 93 7 43 69 679	*,100 2,677 477 116 479 578 1,617 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 15		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	() () () () () () () () () ()	0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	3 20 20 19		21 6 5 28 3 7 13		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 199 202 163 0 0 0		0 0 0 270 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 240	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		73
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	10 10 14 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 46 0 80 142	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		73
[0 - 3M] [13M - 1Y] [13M - 1Y] [14Y - 2Y] [27Y - 3Y] [37Y - 5Y] [37Y - 10Y] [10Y - more Total	Italy	9 9 57 1,08 13	1 1 4 4 4 9 99 1 571 3 1.093 7 137 9 9 9 9	1 99 0 0		0 0 0 571 1,093 101 0 1,766	0 4 0 0 36 9		0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
			7		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		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[Latvia		0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 4 4 4 4			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	11	0 0 0 0 0 0 1 3 1 3	11	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 2Yf 13Y - 5Yf 15Y - 10Yf 10Y - more	Luxembourg	2. 43 33 7 7 6 92	0 47 1 1 31 5 5 6 75 65			0 0 0 0 0 23 0	0 47 1 31 5 52 65	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [17-2Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Malta		0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1,146 11 287 75 11(1,166 1,236 4,433	7 17 7 287 9 79	2 2 (20		255 0 0 0 0 0 601 1,145	891 16 263 79 110 368 85 1,812	0	55 10 129 71 130 188 138 731	0 0 0	0 1 0 0 0 0 0	0 0 1 1 5 0 0		105
[0 - 3M[Poland	.4 1,077 1,236 2,866 3,922 1,377 1,21 19,454	45 7 1,077 1,230 2 2,689 2 3,922 1,376	33	3	0 185 607 2,113 2,385 820 0	7 824 621 568 1,536 518	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		283
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	(0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M[Romania	12 188 4554 164 548 33 30 144	5 548 7 37 5 36	33		0 150 255 107 260 0 0 772	0 24 199 0 261 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

Country / Region Total gross carrying amount of non-derivative financial assets (red of short positions)		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets but for favoring in financial assets but of which: Financial assets at favoring in financial asse		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (set of short positions) of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehensive income financial assets at fair value through other comprehe		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets sheld for trading Of which: Financial assets steingrated at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets steingrated at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount Notional amount Notional amount Notional amount Notional amount Simplify Sim	ce sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading of which: Financial assets at lessignated at fair value through profit or loss Of which: Financial assets at amortised cost Carrying amount Notional amount Signature Signature	eet exposures	
Residual Maturity Country / Region Financial assets one default dispute transmission assets (net eliminated assets) Of which: Financial assets held for trading Of which: Financial assets at fair value through other comprehensive income Fig. 2014 Fig. 2014 Fig. 3014 F	Risi	Risk weighted exposure amount
	Provisions	
Total 188 188 0 0 120 68 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
19-DM	0	
F3-DMT	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
F2-DM	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[9-34] 0 0 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8
[9-34]	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[9- DM 13M- VI 13M- V		
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

ING Groep N.V.															
		As of 30/06/2024 Direct exposures													
		(mln EUR)			On balance sh			Off balar	nce sheet						
													Off-balance sheet exposures		
			Total gross carrying amount of non-derivative financial assets			Non-derivative financial a	ssets by accounting portfolio		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure
	Residual Maturity	Country / Region		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	amount
	[0 - 3M[Australia	4 28 59 60 1,20 2,13 79 5,838	596 596 605 2 1,202 1 2,131 9 759	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		47 162 149 333 1 1,281 532 3,411	0 128 447 212 355 850 227 2,218		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 44 0 49 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	34 20 15: 77: 9:	0 0 0 0 8 348 8 208 2 152 0 0 0 772 2 772 9 9 9 9 9 9	0		0 43 3 3 3 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 305 185 108 0 242 52 892		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
-	[0 - 3M[] 3M - 1Y[] [1Y - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [10Y - more Total	Hong Kong	9	0 95 0 0 0 0 0 0 0 0 1 1 1 1	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 96 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	1	7 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0	17 0 0 0 0		0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	733 277 544 2,733 4,200 3,222 4,200	8 548 9 2,739 7 4,307 8 3,228	53 294 444 411		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	721 275 494 2,442 2,552 718 1,456		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[0 - 3M] [34 - 1Y] [14 - 2Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more Total	China	10	10,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 103 0 0 0		9,122 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,630 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
	Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	100	104 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	104 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		U 0
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Other advanced economies non EEJ	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 59 172 9 2 30 0		0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	207 0 0 0 0 0 0		0 0 623 305 0 0 0 0 0 0 0 173 125 0 0 0	0 0 0 0 0	0 0 355 270 232 43 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
ŀ	[10Y - more Total	1	500	506	275		3 21	207		1,226	0	901	0		0



General governments exposures by country of the counterparty

							ING Groep N.V.								
			_				As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)					Derivat	tives		Off balar	ice sheet					
													Off-balance sheet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with negative fair value				Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0 - 3M[Other Central and eastern Europe Countries non EEA	33 22 11 14 28 14 17	5 36 25 5 4 114 3 143 258 5 146 5 146 3 173	17 18 16 9 11 51 6		0 2 0 0 0 14 0 14 0 83 0 0 0	17 8 8 4 120 164 94 167	7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y1 [10Y-more Total	Middle East	884 44 1: 1: 1: 2: 1: 3: 4: 4: 5:71	8 48 11 11 11 11 15 16 16 16 16 16 16 16 16 16 16 16 16 16	48 11 168 250 14 37 46		0 114 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	654 0 0 0 0 0		0 65 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0		
10-3Mf	Latin America and the Caribbean	7	0 3 0 0 0 7 7 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 0 0 77 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 2Y 13Y - 5Y 15Y - 10Y 10Y - more	Africa	22 77 344 191	1 11 6 6 6 7 7 7 2 2 22 0 70 344 4 34 1 191	0 11 4 6 0 5 3 27		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	80 0 2 0 22 65 342 164	2 () () () () () () () () () (0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total [0 - 3Mf	Others	55 9 31 72 1.30 1.27 3.727	96 96 96 96 96 96 96 96 96 96 96 96 96 9	90 290 5 1 9 24 23	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 24 0 0 234 301 226	5 (0 687 93 246 100 100 0 0	0	0 913 0 50 10 65 0	0 0 0 0 1 0	0 0 0 0 0	-	

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023								As of 31/12/2023					
		Gross	carrying amount/ Nominal a	nount			ccumulated impairment, accumulated negative changes in fair value due to redit risk and provisions ⁴			Gross carrying amount Nominul amount					Accumulated impairm credit risk and provision	ent, accumulated negative chang	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹ On perfor		On non-performing exposures ²		ling exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas due >30 days and <=90 days				On performing exposures ²	On non-performin	g exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		ane 200 asys and 4-90 days	Of which: defau		Of which Stage 3 ^b			Of which Stage 3 ^b			one 230 days and C-30 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	118,567	0	5	5	5		5		0	91,353	3	7	7		7 5	5		5 0
Debt securities (including at amortised cost and fair value)	89,082	0	0			4	0			91,991			۰		0 34	0		
Central banks	2,243	0	0	0			0		0	2,485	9	0	0		0	0		
General governments	59,982	0	0	0	0	3	0		0	63,247	7	0	0		32	0		0
Credit institutions	19,308	0	0	0	0		0		0	18,994		0	0		0 2	0		0
Other financial corporations	6,335	0	0	0			0		0	6,121	1	0	0		0	0		
Non-financial corporations	1,214	0	0	0			0		0	1,141	1	0	0		0	0		
Loans and advances(including at amortised cost and fair value)	740,305	1,090	11,811	11,811	11,476	1,97	3,769	3,756	5,576	723,126	95	11,352	11,352	11,11	1,859	3,793	3,78	5,405
Central banks	6,738	0	0	0			0		0	3,672	2	0	0		0	0		
General governments	13,530	2	158	158	158		10	10	148	14,477	,	157	157	15	7 8	11	1	1 146
Credit institutions	41,500	0	6	6	6	1	6	6	0	30,485	9	8	8	1	8 16	8		8 0
Other financial corporations	85,316	5	393	393	393	11	81	8:	201	77,138	8	328	328	321	96	87	8	7 86
Non-financial corporations	230,945	513	6,711	6,711	6,555	1,05	2,492	2,478	2,568	230,384	4 29	6,280	6,280	6,16	4 988	2,503	2,49	2,406
of which: small and medium-sized enterprises	39,018	71	1,462	1,462	1,461	17	649	647	710	39,581	9	1,379	1,379	1,37	7 201	574	57.	2 680
of which: Loans collateralised by commercial immovable property	56,494	19	1,520	1,520	1,520	11	492	490	692	56,133	2 3	1,597	1,597	1,591	7 113	491	49	946
Households	362,277	569	4,543	4,543	4,364	78	1,180	1,179	2,659	366,966	66	4,580	4,580	4,45	752	1,185	1,18	2,767
of which: Loans collateralised by residential immovable property	327,531	477	2,857	2,857	2,857	33	473	473	2,369	330,687	56	3,038	3,038	3,031	8 344	472	47	2,516
of which: Credit for consumption	18,660	96	937	937	815	23	470	470	38	19,001	10	944	944	82:	1 235	455	45	5 39
DEBT INSTRUMENTS other than HFT	947,953	1,090	11,816	11,816	11,481	2,02	3,774	3,760	5,576	906,470	95	11,360	11,360	11,111	9 1,898	3,799	3,78	5,405
OFF-BALANCE SHEET EXPOSURES	276,406		585	585	585	4	90	90	273	277,429		606	606	603	3 53	89	8	9 201

⁽²⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

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[&]quot;For the not-be address the follows, Excentional registeries and a constituted register in usual or specific or designed in the follows a sign connection based on a conditivable connection, as explained in Privacy, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described controlling or the FRPE Parameters, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance as described as described

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



Performing and non-performing exposures

ING Groep N.V.

								loop tax.											
ĺ					As of 31/03/2024				As of 30/04/2024										
		Gross	carrying amount/ Nominal an	nount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴			Gross carrying amount! Nominal amount					Accumulated impairs credit risk and provisi	nent, accumulated negative chang	ges in fair value due to		
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹ On performing		On non-performing exposures ²		ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days			On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures		
(min EUR)		Of which: defaulted		Of which Stage 3 ⁵			Of which Stage 3 ⁸				Of which: defaulted		Of which Stage 3 ⁸		Of which Stage				
Cash balances at central banks and other demand deposits	100,239	0	5	5		5	5		5 0	99,23		6	6		6 5	6		5 0	
Debt securities (including at amortised cost and fair value)	100,645	0	0	0		25		,	0	97,12		0	0		0 32				
Central banks	4,598	0	0	0			0		0	3,30	0	0	0		0 0			0	
General governments	67,542	0	0	0		28	0		0	66,25	0	0	0		0 30	0		0	
Credit institutions	21,158	0	0	0		:			0	20,38	0	0	0		0 1	. 0		0	
Other financial corporations	6,209	0	0	0			0		0	6,03		0	0		0 0	0		0	
Non-financial corporations	1,137	0	0	0			0		0	1,14	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	4,03	3 5,896	763,02	1,085	12,384	12,384	12,07	8 1,600	4,320	4,313	5,958	
Central banks	7,410	0	0	0			0		0	12,81	0	0	0		0 0	0		0	
General governments	15,225	7	252	252	250	2	11	1	1 234	17,56	7	248	248	24	8 7	10	10	229	
Credit institutions	38,485	0	8	8	8	3	8		8 0	40,63	0	81	81	8	1 4	11	11	1 64	
Other financial corporations	85,270	3	247	247	247	56	97	9	7 139	83,680	6	217	217	21	7 62	125	129	92	
Non-financial corporations	234,783	492	6,515	6,515	6,385	944	2,660	2,65	4 2,654	233,079	217	7,011	7,011	6,87	5 805	2,885	2,879	2,718	
of which: small and medium-sized enterprises	36,023	107	1,316	1,316	1,314	171	562	560	2 633	37,471	110	1,378	1,378	1,37	6 176	587	587	673	
of which: Loans collateralised by commercial immovable property	55,286	39	1,572	1,572	1,572	2 80	449	441	9 1,084	54,679	30	1,613	1,613	1,61	3 79	462	460	1,128	
Households	369,316	934	4,765	4,765	4,586	744	1,264	1,26	3 2,868	375,25	855	4,827	4,827	4,65	7 722	1,288	1,288	2,855	
of which: Loans collateralised by residential immovable property	334,659	759	3,135	3,135	3,134	900	417	41	7 2,700	340,24	668	3,151	3,151	3,15	0 255	444	443	3 2,690	
of which: Credit for consumption	19,398	107	992	992	823	188	441	44	1 59	19,07	119	1,020	1,020	85	5 195	471	470	59	
DEBT INSTRUMENTS other than HFT	951,371	1,436	11,792	11,792	11,486	1,796	4,045	4,03	8 5,896	959,390	1,085	12,390	12,390	12,08	4 1,636	4,326	4,319	5,958	
OFF-BALANCE SHEET EXPOSURES	284,813		730	730	729	5 50	98	94	8 330	285,87		1,144	1,144	1,14	1 46	109	106	334	

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Forborne exposures

			As of 30/	09/2023			As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures				Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with fo	al guarantees received rbearance 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		
(mln 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 ²														
Loans and advances that have been forborne more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0							

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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} 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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

ING Groep N.V.

			As of 31/0	3/2024		As of 30/06/2024							
	Gross carrying exposures with measures		changes in fair valu and provisions for	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		al guarantees received rbearance measures	Gross carrying exposures wit measures			exposures with	Collateral and financia on exposures with fo		
		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	
(mln 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		-			U						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)	14,027	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	
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	
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 ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁸	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 sheel items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Tils on Supervisory reporting, However, for the off-balance sheet instruments, he same item ("Accumulated edinary in the post of the post o



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

(min EUR) 1,120 1,151 1,151 1,165 1,258 1,258 6,090 88 88 149 96 6,090 6,251 6,109 5,924

¹³The item's occumulated impairment and 'accumulated negative changes in fair value due to credit risk on non-performing exposurer's are disclosed with a positive sign' if they are decreasing an asset. Following this sign convention, information is disclosed with the first working and the sign of the performance o