

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

ING Groep N.V.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	13,584	13,533	12,910	12,939	11,237	11,991	12,567
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,023	840	840	840	-1,721	630	630
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,853	-1,097	-1,101	-1,062	-6,320	-2,328	-1,804
Profit or (-) loss for the year	3,777	3,633	3,570	3,638	-3,958	909	1,810
Coverage ratio: non-performing exposure (%)	34.31%	29.95%	27.45%	25.88%	31.84%	29.14%	27.28%
Common Equity Tier 1 capital	47,961	49,243	50,515	50,935	37,353	38,454	39,167
Total Risk exposure amount (all transitional adjustments included)	331,520	341,160	348,626	354,530	367,948	412,607	438,902
Common Equity Tier 1 ratio, %	14.47%	14.43%	14.49%	14.37%	10.15%	9.32%	8.92%
Fully loaded Common Equity Tier 1 ratio, %	14.46%	14.43%	14.49%	14.37%	10.15%	9.32%	8.92%
Tier 1 capital	54,316	55,598	56,870	57,290	43,708	44,809	45,522
Total leverage ratio exposures	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307
Leverage ratio, %	5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
Fully loaded leverage ratio, %	5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.46%						

IFRS 9 transitional arrangements?

Yes (dynamic only)

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	Fi	RB	A-I	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	C	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	65,573		0	0	11,271	11	0	0	42,687	3,836	51	12		1	1.3
	Corporates	488,001		0	0	137,550	7,203	0	0	248,668	37,451	6,387	257		2,576	
	Corporates - Of Which: Specialised Lending	111,311		0	0	37,851	2,356	0	0	92,993	10,523	2,007	65	154	768	
	Corporates - Of Which: SME	25,672		0	0	10,593	414	0	0	20,678	3,337			84	247	33.0
	Retail	355,783		0	0	51,270	7,992	0	0	336,311	18,103	3,795	128	332	761	20.0
	Retail - Secured on real estate property	327,657		0	0	38,203	4,839	0	0	311,637	15,478	3,019	87	177	420	13.9
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME	14,575		0	0	3,404	317	0	0	12,211	2,010	370	9	23	77	20.1
ING GIOEP N.V.	Retail - Secured on real estate property - Of Which: non-SME	313,082	2,650	0	0	34,799	4,522	0	0	299,426	13,468	2,648	78	154	342	12.5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1
	Retail - Other Retail	28,126		0	0	13,067	3,153	0	0	24,674	2,625	777	41	155	342	44.0
	Retail - Other Retail - Of Which: SME	4,604	215	0	0	1,669	232	0	0	3,176	692	184	9	35	84	45.8
	Retail - Other Retail - Of Which: non-SME	23,522	593	0	0	11,397	2,921	0	0	21,498	1,933	592	32	120	257	43.4
	Equity	3.637	0			8.825	0			3.637	0	0	29	0	0	-
	Securitisation															
	Other non-credit obligation assets	23.522	0			23.522	0			23.522	0	0	0	0	0	-
	IRB TOTAL	936.515	10.623	0	0	232,438	15,207	0	0	654.825	59,391	10.233	425	1.392	3.338	32.62

									31/12/2022*							1
			Exposur	e values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4,304	0	0	0	744	0	0	0	3,456	151	0	2	1	0	40.04
	Corporates	79,248	993	0	0	23,248	733	0	0	52,553	6,416	931	28	137	346	37.22
	Corporates - Of Which: Specialised Lending	21.559	240	0	0	3.860	73	0	0	19.342	999	193	4	18	115	59.74
	Corporates - Of Which: SME	7.421	214	0	0	3.681	159	0	0	6.242	1.151		4	35	60	28.169
	Retail	124,049	674	0	0	14,247	1,809	0	0	116,818	6,796		33	99	146	
	Retail - Secured on real estate property	117,433	548	0	0	11,047	1,540	0	0	111,299	5,936		21	53	81	14.76
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	2,723	47	0	0	1,237	111	0	0	2,236	458		3	0	8	17.77
NETTERDAND3	Retail - Secured on real estate property - Of Which: non-SME	114,710	500	0	0	9,810	1,429	0	0	109,064	5,478	500	19	53	72	14.48
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,616	126	0	0	3,201	269	0	0	5,519	860		11	45	65	52.84
	Retail - Other Retail - Of Which: SME	1,384	36	0	0	837	72	0	0	904	249		4	15	17	50.84
	Retail - Other Retail - Of Which: non-SME	5,232	89	0	0	2,364	197	0	0	4,614	611	89	7	31	48	53.60
	Equity	367	0			869	0			367	0	0	3	0	0	-
	Securitisation															
	Other non-credit obligation assets	9,630	0			9,630	0			9,630	0	0	0	0	0	-
	IRB TOTAL	217,598	1,667	0	0	48,739	2,543	0	0	182,824	13,363	1,602	65	236	493	30.749

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	3,752	0	0	0	571	0	0	0	860	0	0	0	0	0	
	Corporates	19,932	137	0	0	6,891	107	0	0	14,983	1,645	131	10	22	77	58.24%
	Corporates - Of Which: Specialised Lending	3,758	0	0	0	1,193	0	0	0	3,445	207	0	2	10	0	-
	Corporates - Of Which: SME	34	0	0	0	52	0	0	0	6	21	0	0	2	0	318.29%
	Retail	107,435	732	0	0	21,258	3,129	0	0	105,004	2,430	732	48	99	237	32.42%
	Retail - Secured on real estate property	92,635	346	0	0	13,338	648	0	0	90,962	1,673	346	26	29	59	16.98%
GERMANY	Retail - Secured on real estate property - Of Which: SME	11	0	0	0	1	0	0	0	10	0	0	0	0	0	-
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	92,625	346	0	0	13,337	648	0	0	90,951	1,673	346	26	29	59	16.98%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	14,799	385	0	0	7,920	2,481	0	0	14,042	756	385	21	70	178	46.28%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	1	0	0	0	0	40.55%
	Retail - Other Retail - Of Which: non-SME	14.797	385	0	0	7.919	2.481	0	0	14.042	755	385	21	70	178	46.28%
	Equity	43	0			80	0			43	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,978	0			1,978	0			1,978	0	0	0	0	0	-
	TRETOTAL	133,139	869	0	0	30.778	3,236	0	0	122,868	4.074	863	58	120	314	36.35%

									Actual							
									31/12/2022*						(
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F.	IRB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	(0	0	0	0	0		-
	Central governments	0	0	0	0	0	0	0	(0	0	0	0	0		-
	Institutions	10.163	2	0	0	1.972	1	0	(9.242	667	2	1	15	1	31.80%
	Corporates	37,577	1,587	0	0	17,310	900	0	(26,817	4,951	1,393	33	101	668	47.99%
	Corporates - Of Which: Specialised Lending	4,563	58	0	0	1,918	198	0	(3,701	743	57	3	7	e	10.96%
	Corporates - Of Which: SME	13.759	552	0	0	5.097	222	0	(10.853	1.741	466	14	39	163	34.93%
	Retail	50,756	1,696	0	0	8,423	2,090	0	(42,629	7,235	1,656	18	91	244	14.76%
	Retail - Secured on real estate property	44,779	1,426	0	0	6,650	1,718	0	(38,108	6,331	1,414	10	54	154	10.92%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	11,481	321	0	0	2,078	192	0	0	9,662	1,497	309	7	23	66	21.24%
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	33,297	1,105	0	0	4,572	1,526	0	(28,446	4,834	1,105	4	31	89	8.04%
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	(0	0	0	0	0		-
	Retail - Other Retail	5,977	270	0	0	1,773	362	0	0	4,521	904	242	8	37	90	37.13%
	Retail - Other Retail - Of Which: SME	3,069	173	0	0	807	151	0	(2,164	405	145	5	20	65	44.63%
	Retail - Other Retail - Of Which: non-SME	2,908	97	0	0	966	211	0	0	2,357	498	97	3	17	25	25.91%
	Equity	103	0			206	0			103	0	0	1	0	0	-
	Securitisation														í	
	Other non-credit obligation assets	1,594	0			1,594	0			1,594	0	0	0	0	0	-
	IRB TOTAL	100.193	3,285	0	0	29,506	2.981	0	0	80,384	12.853	3.051	53	207	913	29.94%

EBA BANKING AUTHORITY

EBA EUROPEAN BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	0	- Î.
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	0	1-
	Institutions	9,958	0	0	0	1,303	0	0	0	4,539	619	(1	0	0	1 -
	Corporates	100.183	403	0	0	20.145	492	0	0	31.344	6.627		38	182	127	
	Corporates - Of Which: Specialised Lending	15,152	142	0	0	7,645	44	0	0	12,189	1,902	142	14	24	44	4 30.6
	Corporates - Of Which: SME	31	0	0	0	10	0	0	0	19	8	(0	0	0	1 -
	Retail	141	2	0	0	18	4	0	0	131	9	1	0	0	0	5.4
	Retail - Secured on real estate property	136	2	0	0	16	4	0	0	127	9	1	0	0	0	4.7
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	(0	0	0	1 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	134	2	0	0	16	4	0	0	125	9	1	0	0	0	4.7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0	0	0	1 -
	Retail - Other Retail	6	0	0	0	2	0	0	0	5	0	(0	0	0	40.0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	(0	0	0	50.7
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	4	0	(0	0	0	39.9
	Equity	142	0			321	0			142	0	(0	0	0	1 -
	Securitisation															1
	Other non-credit obligation assets	3,723	0			3,723	0			3,723	0	(0	0	0	1 -
	IRB TOTAL	114,147	405	0	0	25,509	496	0	0	39,879	7,256	404	39	182	127	31.38

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts							()	
		A-	RB	F	IRB	k	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	<u> </u>	
	Central governments	0	0	ő	0	0	ő	0	0	ő	0	0	0	0	1	· ·
	Institutions	1.632	0	0	0	304	0	0	0	732	0	0	0	0	1	- I
	Corporates	8,755	85	0	0	2,629	0	0	0	7,943	371	85	6	12	34	4 39.81
	Corporates - Of Which: Specialised Lending	5,723	85	0	0	1,566	0	0	0	5,429	195	85	4	4	34	4 39.81
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	r	- I
	Retail	39,742	367	0	0	2,138	477	0	0	38,966		367	3	20	26	5 7.03
	Retail - Secured on real estate property	39,695	366	0	0	2,126	477	0	0	38,919	776	366	3	20	25	5 6.81
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		1 -
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	39,695	366	0	0	2,126	477	0	0	38,919	776	366	3	20	25	6.81
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0		1 -
	Retail - Other Retail	47	1	0	0	12	0	0	0	47	0	1	0	0		1 99.14
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		j -
	Retail - Other Retail - Of Which: non-SME	47	1	0	0	12	0	0	0	47	0	1	0	0	¹	1 99.14
	Equity	0	0			1	0			0	0	0	0	0		-
	Securitisation Other non-credit obligation assets	264				364				264						
	Uther non-credit obligation assets	50.493	452			5.437				48.005		452	10	32	60	13.18

									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								1
		A-	IRB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(min EUR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central banks	0				0			0		0			0		-
	Central governments	0				0	0	0	0	0	0		0	0		÷ –
	Institutions	1 784				649	0	0	0	1.295	421		1	1		5
	Corporates	16,760	297			8 481	202	0	0	13.175	2.054	275	20	41	214	
	Corporates - Of Which: Specialised Lending	2,456	51			1.065	85	0	0	1.918	523	51	3	9	24	1
	Corporates - Of Which: SME	4,298	64	((1.635	33	0	0	3,465	400	64	8	8	20	2
	Retail	129			(18	2	0	0	95	34	1	0	1	1	1
	Retail - Secured on real estate property	8	()	(1	1	0	0	5	2	(0	0	C	۱
POLAND	Retail - Secured on real estate property - Of Which: SME	1	()	(0	0	0	0	0	0	(0	0	C	j -
POLAND	Retail - Secured on real estate property - Of Which: non-SME	7	0		(1	1	0	0	5	2	(0	0	C	5
	Retail - Qualifying Revolving	0	(0	0	0	0	0	0	(0	0	0	1 -
	Retail - Other Retail	121	1			17	1	0	0	89	32	1	0	1	1	1
	Retail - Other Retail - Of Which: SME	118			0	15	1	0	0	88	31		0	1	1	1
	Retail - Other Retail - Of Which: non-SME	2	(0	2	0	0	0	1	1	(0	0	0	2
	Equity	64				121	0			64	0	(1	0	0	1 -
	Securitisation															
	Other non-credit obligation assets	1.457	200			1.457	0			1.457	2 519	201	0	0	215	1 -
	TRR TOTAL															

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	492	0	0	0	113	0	0	0	307	0	0	0	0	0	-
(Corporates	6,377	52	0	0	3,363	2	0	0	4,925	831	52	4	14	34	64.80%
	Corporates - Of Which: Specialised Lending	2,984	47	0	0	1,354	0	0	0	2,587	334	47	1	9	28	60.91%
	Corporates - Of Which: SME	6	0	0	0	13	0	0	0	1	5	0	0	0	0	-
	Retail	21,513	83	0	0	2,689	177	0	0	21,260	252	83	20	12	23	27.70%
	Retail - Secured on real estate property	21.500	82	0	0	2.685	176	0	0	21.249	251	82	20	12	23	27.57%
SPAIN	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	3	0	0	0	0	0	-
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	21,497	82	0	0	2,684	176	0	0	21,246	251	82	20	12	23	27.57%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	13	0	0	0	4	1	0	0	10	2	0	0	0	0	60.38%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	73.37%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	4	1	0	0	10	1	0	0	0	0	56.06%
	Equity	4	0			8	0			4	0	0	0	0	0	ŀ
	Securitisation															
	Other non-credit obligation assets	1,076	0			1,076	0			1,076	0	0	0	0	0	ŀ
(TRR TOTAL	29,462	135	0	0	7,251	178	0	0	27,572	1,083	135	25	26	57	42.06%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	Fi	IRB	A-I	IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	(0	0	0	(0 0	0		Ĵ -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0		1 -
	Institutions	5,046	1	0	0	87	9	0	0	4,071	837		0	0		17.56
	Corporates	17,135	88	0	0	5,002	303	0	0	7,894	841	66	8	26	2	7 40.90
	Corporates - Of Which: Specialised Lending	5,849	2	0	0	1,787	15	0	0	5,131	493	(3	0		17.95
	Corporates - Of Which: SME	64	1	0	0	75	0	0	0	48	1	1	. 0	0		64.63
	Retall	3.639	44	0	0	588	52	0	0	3.438	176	43	1	1		10.14
	Retail - Secured on real estate property	3.233	30	0	0	502	31	0	0	3.097	133	30	0 0	1		3 10.2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	192	11	0	0	35	6	0	0	169	22	11	. 0	0		3 25.4
LUXENDOURG	Retail - Secured on real estate property - Of Which: non-SME	3,041	19	0	0	466	25	0	0	2,929	111	19	0	0		2.03
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	(0	0		1 -
	Retail - Other Retail	405	14	0	0	87	21		0	340	44	14	0	1		9.83
	Retail - Other Retail - Of Which: SME	17	1	0	0	5	1		0	13	2	1	0	0		78.37
	Retail - Other Retail - Of Which: non-SME	388	13	0	0	82	20		0	328	42	13	0	1		5.22
	Equity	15	0			35	0			15	0	(0	0		1 -
	Securitisation															1
	Other non-credit obligation assets	969	0			969	0			969	0	(0	0		1.
	IRB TOTAL	26,803	133	0	0	6,681	363	0	0	16,387	1,854	110	9	28	3	28.62

									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	RB	FI	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4,930	0	0	0	803	0	0	0	3,493	28	0	1	0	0	-
	Corporates	21,420	215	0	0	4,790	357	0	0	8,934	1,741		8	34	108	52.18%
	Corporates - Of Which: Specialised Lending	4,415	26	0	0	862	23	0	0	3,819	353	25	1	11	20	78.11%
	Corporates - Of Which: SME	33	5	0	0	12	0	0	0	26	3	5	0	0	4	84.67%
	Retail	328	6	0	0	79	18	0	0	271	54	6	0	1	2	26.42%
	Retail - Secured on real estate property	282	3	0	0	65	8	0	0	238	42	3	0	0	0	10.35%
FRANCE	Retail - Secured on real estate property - Of Which: SME	149	0	0	0	49	0	0	0	120	28	0	0	0	0	14.44%
THURLE	Retail - Secured on real estate property - Of Which: non-SME	133	3	0	0	16	8	0	0	119	14	3	0	0	0	9.89%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	46	3	0	0	13	10	0	0	32	11	3	0	0	1	44.98%
	Retail - Other Retail - Of Which: SME	6	1	0	0	1	5	0	0	2	3	1	0	0	1	57.62% 32.95%
	Retail - Other Retail - Of Which: non-SME	41	1	0	0	12	5	0	0	30	9	1	0	0	0	32.95%
	Equity	0	0			1	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	199	0			199	0			199	0	0	0	0	0	-
	IRB TOTAL	26,877	221	0	0	5,872	375	0	0	12,897	1,822	213	9	34	110	51.46%

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(1	0 -
	Central governments	0	0	0	0	0	0	0	0	0	0	() (ð -
	Institutions	493	0	0	0	268	0	0	0	426	0	() (ð -
	Corporates	6.196	50	0	0	2.709	15	0	0	5.018	441	46	3	6	2	2 46.55%
	Corporates - Of Which: Specialised Lending	2,970	35	0	0	930	14	0	0	2,633	281	34	1		3 1.	2 36.48%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	()	0 27.50%
	Retail	7,400	205	0	0	1,707	184	0	0	7,161	239	205		3	1 7	4 36.32%
	Retail - Secured on real estate property	7,393	202	0	0	1,704	184	0	0	7,155	238	200		3	/ <u>T</u>	2 35.53%
ITALY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	() (ð -
TIALI	Retail - Secured on real estate property - Of Which: non-SME	7,393	202	0	0	1,704	184	0	0	7,155	238	200		3	/ <u>T</u>	2 35.53%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	() (ð -
	Retail - Other Retail	7	2	0	0	3	0	0	0	6	1	2			1	2 104.98%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	() (0 62.30%
	Retail - Other Retail - Of Which: non-SME	7	2	0	0	3	0	0	0	6	1	2			ج ا	2 105.15%
	Equity	19	0			40	0			19	0	(0	(، د	0 -
	Securitisation															
	Other non-credit obligation assets	449	0			449	0			449	0	(0) (0 -
	IRB TOTAL	14,557	255	0	0	5,173	199	0	0	13,073	680	253	8	13	3 97	7 38.26%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

Equity Securitisation Other non-credit obligation assets

2023 EU-wide Stress Test: Credit risk IRB ING Groep N.V. Baseline Scenario

0.00%

21.250/

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central lawska Central georemetst Institution Components - Of Weck: Secondand Landing Components - Of Weck: Secondand and Recall - Second on real statute property Recall - Second - Second and statute property Recall - Other Recall - Second - Of Weck: SME Recall - Other Recall - Other Recall - Of Weck: SME Recall - Other Recall - Other Recall - Of Weck: SME Recall - Other Recall - Other Recall - Of Weck: SME Recall - Other Recall - O	0 0 42,666 247,248 92,811 19,665 230,059 307,251 12,045 235,706 0 0 23,209 3,108 20,101 3,635 23,522 648,630	9,778 3,826 21,346 17,576 1,987 15,589 0 3,770 685 3,085 1	4,807 560 4,248 0 1,097 260 838 1 1	C C C C C C C C C C C C C C C C C C C	71 78 400 174 34 141 0 222 40 (188 188 0 0 0 0 0 0 0 0 0 0 0	0 0	- 20.97% 33.69% 29.90% 26.33% 17.26% 11.87% 11.87% 11.07% - - - - - - - - - - - - -	0 0 42,003 242,419 90,559 19,036 208,597 305,746 203,928 0 0 222,850 3,025 19,825 19,825 19,825 19,825 19,825 23,522 640,173	15,930 0 3,825 695 3,130 2	0 0 363 3764 1.786 7.815 7.815 5.674 0 1.400 3322 1.068 2 0 2.1604	() () () () () () () () () () () () () (0 0 244 522 744 424 185 185 0 0 239 409 199 0 0 0 0 0 0 0 970	585 0 538 136 402 0	- - - - - - - - - - - - - -	0 0 41,194 226,885 88,276 18,470 132,6391 303,852 11,596 0 22,254 0 22,541 2,953 19,588 3,631 23,522 631,625	0 0 4,858 3,9,29 12,652 3,998 22,221 18,375 2,081 16,294 0 3,346 6988 3,148 3 0 66,321	4,995 2,294 9,996 7,907 914 6,992 0 1,689 402 1,287 3 0	0 0 112 171 35 30 89 58 58 10 48 48 48 31 31 8 32 0 0 0 0 272	0 0 28 494 89 433 194 37 157 0 244 400 205 244 400 205 0 0 0 0 960	695 0 624 157 467 0 0	22.54% 22.52% 22.62% 21.19% 15.25% 15.25% 15.75% 3.94% 3.94% 3.95% 3.9.17% 3.6.25% 0.00%
					31/12/2023							Baseline Scenari 31/12/2024							31/12/2025			
	(min FLR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Centrel availability of the second availability	0 0 3,370 51,227 18,825 5,501 116,241 110,036 2,253 108,583 0 0 5,405 913 4,492 3,630 180,635 9,630 180,635	1,408 1,310 6,667 5,785 393 5,392 0 883 221 661 0 0 0 0 0	302 394 1,376 1,163 96 1,067 0 214 53 1,067 0 214 53 161 0 0	C C C C C C C C C C C C C C C C C C C	2 19 77 38 29 25 0 0 39 18 21 21 0 0 0 0	0 0 0 0 0 0 1 1 1 3 43 5 82 7 124 5 82 8 125 9 16 9 109 0 0 8 127 7 230 8 125 9 16 9 109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 20.92% 27.10% 41.00% 20.87% 10.87% 10.68% 10.77% 10.43% 10.25% - 48.83% 0.00% - 22.30%	0 0 3.3.15 49.977 18,201 5,243 115,960 106,420 0 5,251 892 4,459 3,650 129,248	1,300 6,348 5,481 411 5,070 0 867 226 641 0	0 0 15 2,248 418 562 1,977 1,694 142 1,551 0 0 283 70 224 0 0 0 0 4,241		0 0 1 1 64 9 9 1 14 70 0 38 9 9 22 0 0 0 38 9 9 22 0 0 0 0 0 0 0 0 0 0 1 35	131 98 297 163 22 141 0 134 36 98 0 0	- - 18.84% 22.63% 31.42% 15.52% 15.53% 3.64% - 47.30% 47.30% - - 19.07%	0 0 3,245 48,769 17,804 5,588 110,545 110,545 110,545 100,827 0 0 0 3,03 871 4,432 366 9,630 177,655	0 0 338 8,233 2,173 1,287 6,170 5,375 418 4,887 0 0 5,375 0 0 0 5,575 0 0 14,741 0 0 0 14,741	558 730 2,471 2,127 1,938 0 344 86 6 258 0 0 0 0 0 0 0 0 0	0 0 1 28 4 6 24 4 3 11 11 0 0 0 0 0 0 0 0 0 53	0 0 2 67 11 14 64 27 9 9 77 7 7 0 0 0 37 7 20 0 8 8 0 0 0 132	140 114 349 189 29 160 0 160 45 115 0 0	- 17.74% 19.99% 25.65% 15.68% 14.13% 8.89% 15.21% 8.27% - - - 44.72% 0.00% - 17.29%
					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central parks Central provinces Institution Central provinces of Wark: Sectional Central Corporates of Wark: Sectional Central Corporates of Wark: Section Central Corporates of Wark: Section Central Central Real-Secured on real central property Real-Central Central Central Central Real-Central Central Central Real-Central Real-Central Central Real-Central Central Real-Central Real-Central Central Real-Central Real-Central Central Real-Central C	0 0 337 15,006 3,463 6 102,465 89,522 10 0 99,512 0 12,943 1 12,943 112,943 112,943 12,943 12,943 12,943 12,943 12,943 12,943 12,943 12,943 12,945 12	21 4,549 2,801 1 2,800 0 1,748 1 1,747 0	0 1,151 659 0 659 0 493 0		46 1 0 1 46	6 109 0 0 6 109 0 0 2 209 0 0	- - - - - - - - - - - - - -	0 0 820 14.756 3.422 6 101.495 88,753 10 0 88,743 0 12,742 1,2742 43 1,2742 1,978 119,091	189 21 5,062 3,226 1 3,225 0 1,836 1,836 1	0 0 2 3011 42 0 1,609 1,003 0 0 0 606 606 0 0 0 0 0 0 0 0 0 0 0		0 0 16 11 2 2009 53 0 53 0 0 53 0 0 53 0 0 53 0 0 53 0 0 53 0 0 53 0 0 53 0 0 53 0 0 0 53 0 0 0 53 0 0 0 0	162 0 162 243 0 243 0 243 0	- - 28.60% 6.62% 13.96% 25.19% 16.13% - - - - - - - - - - - - -	0 0 0 0 14,495 3,370 6 100,577 88,009 10,577 88,009 0 0 12,570 12,559 42 12,559 12,55	0 0 57 1,889 219 219 3,590 1 1 3,599 0 0 1,895 1 1,1893 3,093 0 0 2,430	0 2,102 1,383 0 1,382 0	0 0 0 1 0 39 26 0 26 0 0 13 13 0 0 0 44	0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	219 0 219 0	28.46% 34.66% 6.99% 12.94% 7.24% 7.22% 15.86% 99.39% 38.66% 0.00%
					31/12/2023							Baseline Scenari 31/12/2024	1						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central service Central servicements Institutions Corporate: Corporate: -01 Web: Section of Central Corporate: -01 Web: Section of Central Real Real Real-Secured on real state property Real-Secured on real state property Real-Secured on real state property Real-Secured Section of Central Central Real-Secured Section of Central Central Real-Secured Section of Central Central Real-Secured Section Of Central Central Real-Secured Section Of Central Central Real-Central Real - Other Real	0 9,188 26,270 3,642 10.555 41,662 37,370 9,475 27,895 0 4,292 2,083 2,210	4,991 764 1.828 7,622 6,596 1,553 5,044 0 0 1,025	94 677 2,236 1,886 440 1,446 0 0 350	C C C C C C C C C C C C C C C C C C C	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 745 5 122 9 193 6 3366 1 1381 4 881 7 100 0 0 0 0 0 0 4 125 1 394 4 125 1 394 1 394 1 394 1 394 1 395 1 3	- 24.67% 39.25% 13.21% 28.57% 9.61% 9.61% 18.44% 6.93% - 35.75% 42.43% 27.06%	0 9,013 25,536 3,537 10,225 41,011 36,816 9,310 27,506 0 4,195 2,025 2,170	836 1.938 7,758 6,740 1,595 5,145 0	0 0 49 2,377 127 897 2,751 2,296 563 1,733 0 0 455 249 206		0 0 7 900 6 422 988 54 26 28 0 0 444 20 20 20 24	0 0 9 819 18 226 355 206 96 110 0 149 96 52	- 18.69% 34.45% 13.82% 25.19% 12.89% 8.96% 17.05% 6.33% - 38.70% 38.70% 25.51%	0 8,846 24,888 3,435 9,942 40,416 36,301 9,158 27,143 0 4,115 1,975 2,140	0 996 5,417 902 1.998 7,855 6,859 1,626 5,233 0 0 996 6 4411 555	164 1.120 3,249 2,693 684 2,009 0 0 556 299	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 9 9 55 7 7 44 100 57 27 27 30 0 43 3 9 19 9 24	0 0 12 896 23 261 403 230 1111 119 0 173 109 64	- - - - - - - - - - - - - -

1,594

35 430

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0) ()	0	0	-	0	0	0	0	0) -	0	0			0		1 -
	Central governments	0	0	0		0	0	-	0	0	0	0	0		-	0	0	(((0		<i>J</i> -
	Institutions	4,642	501	16	5 2	1	2	10.19%	4,548	573	37	1 1	1		10.94%	4,448	651	60	1	2		7 11.24%
	Corporates	32.256	5.270		34	104	239	28.28%	31.606	5.483		27	90	341	26.47%	30.794	5.913		26	85	41	25.15%
	Corporates - Of Which: Specialised Lending	12,336	1,559	338	10	15	67	19.85%	12,061	1,647	525	8	15	8	16.93%	11,700	1,847	680	5	17	10	7 15.66%
	Corporates - Of Which: SME	19	7	1	(0	0	7.86%	19	7	2	0	0		7.20%	19	6		(0		0 6.75% 0 3.44% 0 2.66%
	Retail	129	10	4	(0	0	4.05%	127	10	6	0	0		3.61%	126	10		(0		3.44%
	Retail - Secured on real estate property	125	9	4		0	0	3.27%	123	9	6	0	0		2.85%	122	9			0		2.66%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	0) (0	0	3.47%	1	0	0	0	0		3.55%	1	0	(0		3.63%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	123	9	4		0	0	3.27%	122	9	6	0	0		2.85%	121	9			0		2.66%
	Retail - Qualifying Revolving	0	0	0) (0	0	-	0	0	0	0	0		· ·	0	0	(0		1 -
	Retail - Other Retail	4	1	0	0	0	0	47.53%	4	1	0	0	0	-	45.67%	4	1	(0	_	44.49%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.13%	0	0	0	0	0		42.67%	0	0	0		0		42.87%
	Retail - Other Retail - Of Which: non-SME	4	0	0) ()	0	0	47.73%	4	0	0	0	0		45.87%	4	0	(0	0	_	
	Equity	141	0	0) (0	0	0.00%	141	0	0	0	0		0.00%	141	0	((0	_	0.00%
	Securitisation																					
	Other non-credit obligation assets	3,723	0	0) (0	0	-	3,723	0	0	0 0	0) -	3,723	0	(0	0		- I
	IRB TOTAL	40,892	5,781	867	35	105	241	27.83%	40,146	6.067	1.326	28	91	344	25.93%	39,232	6.573	1.733	27	87	420	24.58%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
	Central banks	0	0	(0	0		-	0	0	(0		0 0) -	0) (3	0 -
	Central governments	0	0	(0	0	(-	0	0	(0		0 0	-	0)) ()	د	0 -
	Institutions	700	32	1	0	0	(67.60%	668	62	1	0		1 1	68.19%	639	90		1)	4	2 67.075
	Corporates	7,697	544	15	4	11	4	28.58%	7,432	740	226	3	1	1 56	24.60%	7,145	964	1 29)	3 12	2 /	65 22.33
	Corporates - Of Which: Specialised Lending	5,233	335	141	2	4	35	27.91%	5,034	487	188	2		1 44	23.33%	4,840	638	23		2	i l	48 20.795
	Corporates - Of Which: SME	0	0	(0	0	(-	0	0	(0	(0 0	-	0) (3	0 -
	Retail	38,606	921	583	0	1	20	4.54%	38,535	823	751	0		27	3.58%	38,461	771	87	r 1) (3 2	27 3.109
	Retail - Secured on real estate property	38,560	919	581	0	1	2	4.38%	38,490	821	750	0		26	3.45%	38,416	770	87	5) (3 2	26 2.985
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	0	0	(0	0	(7.00%	0	0		0		0 0	7.28%	0	()) (L	0 7.595
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	38,560	919	581	0	1	2	4.38%	38,490	821	750	0		26	3.45%	38,416	770	87	5) ()	3 2	26 2.98*
	Retail - Qualifying Revolving	0	0	(0	0	(-	0	0	(0		0 0	· ·	0) ()	3	0 -
	Retail - Other Retail	45	1	1	0	0		92.72%	45	1	1	0		1	87.83%	45	1) ()	د	1 84.229
	Retail - Other Retail - Of Which: SME	0	0	(0	0	(43.10%	0	0	(0		0 0	42.17%	0) ()	3	0 41 405
	Retail - Other Retail - Of Which: non-SME	45	1	1	0	0	1	92.74%	45	1	1	0		1	87.86%	45	1	1) (3	1 84.25
	Equity	0	0	(0	0	(0.00%	0	0	(0		0 0	0.00%	0) (3	0 0.005
	Securitisation																				4	/
	Other non-credit obligation assets	364	0		0	0	(-	364	0		0		0 0	- ·	364					3	0 -
	IRB TOTAL	47,367	1,496	741	5	12	72	9.72%	47,000	1,625	979	4	12	84	8.57%	46,610	1,825	1,170		13	3 5	94 8.05%

					31/12/2023							31/12/2024			1			31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stoci provisions for provisio Stage 1 Stag exposure expos	ns for provision 2 Stage	for Coverage Ratio Stage 3	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0 -	(0 0	0	0	0	0	-
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0 -	(0	0	0	0	0	
	Institutions	1,246	473	6	2	6	4	64.45%	1,237	474	14	1	7	9 61.139	1,209	9 495	22	1	8	13	58.67%
	Corporates	12,348	2,481	780	38	70	317	40.69%	11,951	2,512	1,145	28	66	404 35.289	11,50		1,470	27	65	476	32.41%
	Corporates - Of Which: Specialised Lending	2,041	341	111	2	4	30	27.34%	1,980	362	151	2	5	35 23.059		2 405	185	2	5	38	
	Corporates - Of Which: SME	3,094	644	190	12	22	53	27.97%	2,955	660	313	9	20	80 25.629	2,83	1 670	427	9	19	103	24.22%
	Retail	98	26	6	0	1	1	19.16%	96	25	10	0	0	2 16.799	9	3 24	13	0	0	2	15.55%
	Retail - Secured on real estate property	5	2	0	0	0	0	1.82%	5	2	0	0	0	0 1.759		5 2	1	0	0	0	1.80%
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.55%	0	0	0	0	0	0 0.539		0 0	0	0	0	0	0.52%
FOLAND	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	0	2.77%	5	2	0	0	0	0 2.949		5 2	0	0	0	0	3.11%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0 -		0 0	0	0	0	0	-
	Retail - Other Retail	93	24	6	0	1	1	20.27%	91	23	10	0	0	2 17.549	8	8 22	13	0	0	2	16.14%
	Retail - Other Retail - Of Which: SME	91	23	6	0	1	1	19.08%	89	22	9	0	0	2 16.619	8	5 22	12	0	0	2	15.34%
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	56.47%	1	1	0	0	0	0 52.739		1 1	0	0	0	0	50.69%
	Equity	64	0	0	0	0	0	0.00%	64	0	0	0	0	0 0.009	6	4 0	0	0	0	0	0.00%
	Securitisation																		(
	Other non-credit obligation assets	1,457	0	0	0	0	0		1,457	0	0	0	0	0 -	1,452	7 0	0	0	0	C	-
	TRR TOTAL	15,213	2.980	792	40	77	322	40,70%	14,805	3.011	1,170	30	73	414 35.44%	14,329	3,152	1.505	29	73	491	32.63%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	((0 0	-	0	0		0 0	0	0 0		0	0	C	0	0		0 -
	Central governments	0	0	0			0 0	-	0	0		0 0	0	0 0	-	0	0	0	0	0		0 -
	Institutions	302	5	0			0 0	23.92%	297	9		1 0	0	0 0	23.14%	292	14	1	0	0		0 22.77%
	Corporates	4,978	743	86	3	6	5 41	47.97%	4,830	859	111	8 4	7	7 48	40.40%	4,709	940	160	3	8	2	5 34.66%
	Corporates - Of Which: Specialised Lending	2,601	302	64	1	2	2 30	47.86%	2,510	377	8	10 1	3	32	40.27%	2,439	425	104	1	3	3	5 33.46%
	Corporates - Of Which: SME	1	4	1	(0 0	42.18%	1	4		1 0	0	1	41.28%	1	3	2	0	0		1 40.95%
	Retail	20,401	1,041	153	5	33	2 42	27.55%	20,131	1,255	20	19 5	39	56	26.82%	19,922	1,395	277	5	43	7.	3 26.39%
	Retail - Secured on real estate property	20,391	1,040	152	5	33	2 42	27.45%	20,121	1,254	201	18 5	39	56	26.75%	19,913	1,393	277	5	43	7.	3 26.33%
SPAIN	Retail - Secured on real estate property - Of Which: SME	3	1	0	(0 0	1.62%	3	1		0 0	0	0 0	1.67%	3	1	0	0	0		0 1.71%
	Retail - Secured on real estate property - Of Which: non-SME	20,388	1,039	152	5	33	2 42	27.47%	20,118	1,253	201	18 5	39	9 56	26.78%	19,910	1,393	276	5	43	7.	3 26.36%
	Retail - Qualifying Revolving	0	0	0	((0 0	-	0	0	1	0 0	0	0 0	•	0	0	0	0	0		0 -
	Retail - Other Retail	10	2	0	((0 0	62.40%	10	2		1 0	0	0 0	56.22%	10	2	1	0	0		0 52.14%
	Retail - Other Retail - Of Which: SME	0	0	0	((0 0	90.76%	0	0	1	0 0	0	0 0	87.38%	0	0	0	0	0		0 84.09%
	Retail - Other Retail - Of Which: non-SME	10	2	0	((0 0	55.54%	10	2	1	0 0	0	0 0	50.01%	9	2	1	0	0		46.57%
	Equity	4	0	0	((0 0	0.00%	4	0		0 0	0	0 0	0.00%	4	0	0	0	0		0.00%
	Securitisation																					
	Other non-credit obligation assets	1,076	0	0			0	- 34.91%	1,076	0		0 0	0	0 0	- 31.71%	1,076	2.349	0	0	0		0 - 9 29,39%
	TRR TOTAL	26,761	1,789	239	8	38	84	34.91%	26,338	2,124	328	8 9	46	104	31.71%	26,003	2,349	438	9	51	125	9 29.39%

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2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

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												Baseline Scenario	2									
					31/12/2023							31/12/2024							31/12/2025			
	(rin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0 0	0	0	-	0	0	(0 0	0	0	-	(0 0) (0) -
	Central governments	0	0	C	0 0	0	0	-	0	0		0 0	(0		,	0 0		0	0		-
	Institutions	4,605	287	16	0	0	0	1.95%	4,459	418	3	2 0	0	0	1.52%	4,330	5 521	5		0		1.30
	Corporates	8,114	528	159	5	19	53	33.26%	7,915	657	225	9 5	16	68	29.78%	7,719	782	29		15	8	27.25
	Corporates - Of Which: Specialised Lending	5,380	220	24	1	1	2	7.84%	5,223	353	40	7 1	2	4	7.88%	5,070	477	7.	1	3		5 7.82 13.46
	Corporates - Of Which: SME	46	2	1	0	0	1	51.12%	44	3		3 0	0	1	46.17%	43	3			0		43.46
	Retail	3,442	120	96	1	1	6	5.92%	3,393	116	15	0 1	1	7	4.66%	3,34		200	1	1		4.05
	Retail - Secured on real estate property	3,127	61	72	1	0	4	5.24% 19.17%	3,080		113	7 1	0	5	3.89%	3,03	61	16) 1	0		3.30
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	177	9	15	6 0	0	3		174		11	8 0	0	3	15.71%	172	2 7	2	c (0		
LOXENDOOKG	Retail - Secured on real estate property - Of Which: non-SME	2,949	52	58	1	0	1	1.74%	2,906	55	91	8 0	0	2	1.68%	2,866	5 55	13	3 0	0		1.6
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	-	0	0		0 0	0	0) (0 0	0) -
	Retail - Other Retail	315	59	24	0	1	2	8.03%	312	53	3:	3 0	1	2	7.37%	303	7 49	4	e (1		7.14
	Retail - Other Retail - Of Which: SME	13	1	1	0	0	1	61.45%	13	1		2 0	0	1	50.32%	13	2 1			0		43.65
	Retail - Other Retail - Of Which: non-SME	302	57	22	0	1	1	5.15%	300	51	3	1 0	1	2	5.26%	295	5 48	4) (1		5.43
	Equity	14	0	0	0 0	0	0	0.00%	14	0		0 0	0	0	0.00%	10	1 (0 0	0		0.00
	Securitisation																					
	Other non-credit obligation assets	969	0	0	0	0	0	-	969	0		0 0	0	0	-	969) () (0		-
	IRB TOTAL	17,145	935	271	6	20	59	21.77%	16,750	1,191	411	1 5	17	76	18.43%	16,384	1,415	55.	5	16	9	16.37

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	C	0	0	0	0	-	0	0) (0 0	· · · · · · · · · · · · · · · · · · ·	J -
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0)) (3 -
	Institutions	3,415	104	3	1	0	1	29.14%	3,362	154	6	0	1	2	28.66%	3,306	206) 1		3 28.00%
	Corporates	9,150	1,443	289	7	12	124	42.88%	8,954	1,560	367	5	12	138	37.49%		1,679	43		5 13	14	9 33.96%
	Corporates - Of Which: Specialised Lending	3,754	384	60	1	1	21	35.64%	3,665	438	94	1	1	23	24.16%	3,565	506	12		1 2	2	4 18.90%
	Corporates - Of Which: SME	24	4	6	0	0	5	75.58%	23	5	7	0	0	5	67.72%	22	5		r () (5 61.42%
	Retail	264	53	13	0	1	2	17.06%	259	51	20	0	1	3	12.79%	254	50	2	6 () 1		3 10.78%
	Retail - Secured on real estate property	232	42	9	0	0	0	5.15%	227	41	15	0	0	1	4.07%	222	40	2) (1 3.62%
FRANCE	Retail - Secured on real estate property - Of Which: SME	116	27	6	0	0	0	2.66%	112	25	11	0	0	0	2.36%	105	24	1	6 () (0 2.29%
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	116	16	4	0	0	0	8.82%	115	16	5	0	0	0	7.93%	113	17		6 () (0 7.25%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-		0) () (3 -
	Retail - Other Retail	32	10	3	0	0	2	49.43%	32	10	4	0	0	2	45.52%	32	9) (2 42.83%
	Retail - Other Retail - Of Which: SME	2	2	1	0	0	1	67.68%	2	2	2	0	0	1	65.45%		2) (1 63.73%
	Retail - Other Retail - Of Which: non-SME	30	8	2	0	0	1	36.34%	30	8	3	0	0	1	33.77%	30	7			0 0		1 32.17%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0) (0 0		0.00%
	Securitisation																					
	Other non-credit obligation assets	199	0	0	0	0	0	-	199	0	0	0	0	0	-	195	0) ()) (<i>i</i> -
	TRB TOTAL	13.029	1.599	305	7	13	127	41.66%	12,775	1.765	393	6	14	142	36.13%	12.523	1.935	47		14	15	5 32.57%

												Baseline Scenario	5									
					31/12/2023							31/12/2024							31/12/2025			
	(min EJR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	(0 0	0	(0	-	0	0	(0 0	0	0	-	0	0	C	0	0		0 -
	Central governments	0	(0 0	0	(0 0		0	0	(0 0	0	0	•	0	0	C	0	0	_	0 -
	Institutions	413	12	2 1	0	(0 0	67.12%	402	22	1	1 0	0	1	66.18%	392	31	2	0	1		1 65.7
	Corporates	5,015	421	1 71	2	1	2 27	37.55%	4,922	491	94	4 2	3	30	32.20%	4,832		121	2	3	3	28.2
	Corporates - Of Which: Specialised Lending	2,649	256	6 44	1		13	29.48%	2,599	294	56	6 1	1	. 14	24.65%	2,546	332	70	1	1	1	15 20.7
	Corporates - Of Which: SME	0	(0 0	0		0 0	28.84%	0	0	(0 0	0	0	28.84%	0	0	0	0	0	_	0 28.8
	Retail	7,108	246	6 251	3	6	5 83	33.04%	7,045	271	288	8 2	6	89	30.91%	7,007	274	323	2	6	9	29.2
	Retail - Secured on real estate property	7,102	245	5 248	3	6	5 80	32.37%	7,039	270	286	6 2	6	87	30.32%	7,002	273	321	2	6	9	28.7
ITALY	Retail - Secured on real estate property - Of Which: SME	1	(0 0	0		0 0	6.06%	1	0	(0 0	0	0	5.64%	1	0	0	0	0		0 5.4
TIALI	Retail - Secured on real estate property - Of Which: non-SME	7,101	245	5 248	3	6	5 80	32.37%	7,039	270	286	6 2	6	87	30.32%	7,001	273	321	2	6	9	28.7
	Retail - Qualifying Revolving	0	0	0 0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0	0	0		0 -
	Retail - Other Retail	6	1	1 2	0	(2	102.58%	6	1	2	2 0	0	2	99.81%	5	1	3	0	0		2 97.0
	Retail - Other Retail - Of Which: SME	0	(0 0	0	(0 0	63.49%	0	0	(0 0	0	0	60.10%	0	0	C	0	0	_	0 57.7
	Retail - Other Retail - Of Which: non-SME	6	1	1 2	0	(2	102.75%	5	1	2	2 0	0	2	100.02%	5	1	3	0	0		2 97.2
	Equity	19	(0 0	0	(0 0	0.00%	19	0	(0 0	0	0	0.00%	19	0	C	0	0	_	0.0
	Securitisation																					
	Other non-credit obligation assets	449	(0 0	0	0	0 0	-	449	0	(0 0	0	0	-	449	0	0	0	0		0 -
	IRB TOTAL	13,004	680	322	6	9	110	34.10%	12.837	785	384	4 5	9	120	31.35%	12.699	860	446	5	10	130	0 29.20

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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2023 EU-wide Stress Test: Credit risk IRB ING Groep N.V.

Incrementary Incrementary <th< th=""><th></th><th></th><th></th><th></th><th></th><th>31/12/2023</th><th></th><th></th><th></th><th></th><th></th><th></th><th>31/12/2024</th><th></th><th></th><th></th><th></th><th></th><th></th><th>31/12/2025</th><th></th><th></th><th><u> </u></th></th<>						31/12/2023							31/12/2024							31/12/2025			<u> </u>	
				r				1						r					r	,,	1			
		(mb 88, 84)				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	
			0	0		0 0			-	0	0	0	0	0	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 -	
						1 32	90	111				901	19		243					1	7 81	332	2 26.87% 8 27.89%	
			186,220	92,580	13,70				39.18%							21.96%	198,472	25.581	27,095					
																							4 24.77%	
				34,922	7,09					314,008	33,069	11,133	203	1,054	2,227	20.00%								
						5 228	70	899					156										9 14.91% 7 22.04%	
	ING Groep N.V.			25,613	5,14	8 205	596	730	14.19%	282,593	24,647		135			14.65%			11,302	120	0 451	1,592	2 14.089	
NETRELAD Netreta No. No. <t< td=""><th></th><td></td><td>0</td><td>0</td><td></td><td>0 0</td><td>(</td><td>0</td><td>-</td><td>Ó</td><td>0</td><td>Ó</td><td>0</td><td>0</td><td>0</td><td>-</td><td>0</td><td>0</td><td>0</td><td>(</td><td>0 0</td><td>0</td><td>-</td></t<>			0	0		0 0	(0	-	Ó	0	Ó	0	0	0	-	0	0	0	(0 0	0	-	
			20,776	6,017	1,28	2 58	472	590	45.25%	20,773	5,473		48	419	780		20,622	5,146	2,308			947	7 41.02% 1 46.48%	
Part and and a stand of the stand						2 44	381	422						342	571					3	3 317	696	5 39.35%	
		Equity		1		1 0	(0				2	0	0	0			3	3		0 0	0	0.00%	
NETHERLAND Output Outpu Outp																								
		Other non-credit obligation assets TRB TOTAL	23,522	141.172	21,210	0 0 6 762	3.150	6.276	- 29.58%		110.654	33,634	486	2.447	0	- 26.72%	23,522	107.680	43.247	435	2,080	10.716	5 24.78%	
Nether Bage 1 Bage 2 Bage 3													31/12/2024											
NETHERLANDS Long Labels Long Labels <thlong labels<="" th=""> <thlong labels<="" th=""></thlong></thlong>						provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	
NETHERLAND Interface 2,11 1,1 1,1 1,1 1,1 1,1 1,1 2,10 1,0 1,1 1,1			0	0		0 0		0	-	0	0	Ó	0	0	0	-	0	0	0		0 0	0		
NETHERLAND Openation 15.00 2.000 0 0.00 0.00			0	0		0 0	(0				0	0	0	0	-	0	0	0	(0 0	0		
Compute: 04 web, Second Landen 11.04 4.10 0.20 16 100 6.00 80 4 05 200 2.418 11.00 6.00 100 6.00 100						6 3	8	4					1	7	12						1 7	16	5 21.66%	
NETHERLANDS <u> mean start with the field mean start mean start mean mean <</u>							36.	153					54		953					4	7 52	1,173	3 21.349 2 17.929	
Model Second of sole product () Sole of sole product () Sol		Corporates - Of Which: SME				8 20	71	112					15	59	180					1	3 46	233	3 19.659	
NETHERLANDS Istal sound on at data property -0 Whok 095 1/10 0/2 1/10 1/10 1/10 0/10								373															7 18.259	
NETRELANDS Mail accord on use data property - 0 Mobility on 294 Mail 2, 128 1, 12 13 13 14	··					8 67	139	217				2,522	37	112	359					3	3 79	441	1 12.729 5 25.799	
Real-Other Sheal 469 1.33 3.00 22 86 1.50 95.05 4.28 1.21 29 10 20 1.40 50.6	NETHERLANDS					8 59	102	182				2,306	31	84	301					2	7 56	365	5 11.519	
$ \frac{1}{1000 \text{ from costs}} = \frac{1}{1000 \text{ from costs}} =$			0	0		0 0	(0		0	0	0	0	0	0	-	0	0	0	0	0 0	0		
$ \frac{1}{10000} \frac{1}{10000} \frac{1}{100000} \frac{1}{10000000000000000000000000000000000$						0 22	86	156				398	19	73	227					1	7 59	285	5 55.459 5 60.589	
Sequent scalar Mark Mark<						19 15		117				302	14		168					1	3 27	211	1 53.83%	
Other non-credit adjuption assets 5,00 0			367	0		0 0	(0	0.00%	366	0	0	0	0	0	0.00%	366	0	0	(0 0	0	0.00%	
188 10714. 161,472 32,483 3,834 179 596 964 25,29% 164,941 25,888 6,960 111 470 1,530 22,27% 163,469 24,586 9,554 99 364 1,916 V V V V V V V Stage 1 Stage 1 <td col<="" td=""><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td>	<th></th> <td></td>																							
Stage 1 Stage 1 <t< th=""><th></th><th></th><th></th><th>0</th><th>2.02</th><th>0 0</th><th></th><th>0.000</th><th>-</th><th></th><th></th><th>0</th><th>0</th><th>0</th><th>0</th><th>-</th><th></th><th>24 505</th><th>0</th><th></th><th>0 0</th><th>0</th><th>20.06%</th></t<>				0	2.02	0 0		0.000	-			0	0	0	0	-		24 505	0		0 0	0	20.06%	
exposure exp	NETHERLANDS	Corporates - Of Metrics 2HE Retail - Secured on real estable property Retail - Secured on real estable property Retail - Quartifying Resolving Retail - Quartifying Resolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Securitation Retail - Other Retail Other non-order Sourcemation	4,823 113,005 106,117 1,249 106,368 0 4,889 763 3,4,126 367 9,630 161,472	2.304 9.551 8,199 872 7,326 0 1,333 363 980 0 0 0 32,483	477 1,72 1,46 12 1,34 4 4 6 6 9 9 9 9 19 9 19 19 19 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	3 20 3 20 5 20	135 337 100 (8 35 48 (0 (556 556 556 556 556 556 556 556 556 5	217 33 182 0 195 33 117 17 17 17 0 0 0 0 968 968 968 958 958 958 958 958 958 958 958 958 95	2.3.4% 21.5% 21.5% 29.36% 29.36% 31.51% - - - - - - - - - - - - - - - - - - -	4,778 112,677 107,807 1,801 106,007 0 4,830 7599 4,071 366 9,630 164,941	1.973 8,728 7,454 6,729 0 1.224 322 942 0 0 0 25,888	854 2,919 2,522 2,16 2,306 0 398 96 302 0 0 6,960	56 37 6 31 0 19 5 14 0 0 111 Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	\$99 1855 112 28 84 0 23 35 38 0 0 470 \$tock of provisions for \$toge 2	359 58 301 0 227 59 168 0 0 0 1,550 500k of provisions for 5tage 3	21.11% 20.0% 14.2% 26.8% 13.0% - - 57.1% 61.5% 0.00% - 22.27%	4,639 112,237 107,393 1,831 105,562 0 4,843 750 4,094 366 9,630 163,649	1,278 8,066 6,923 6,10 6,307 0 1,143 3,144 829 0 0 24,586	1.167 3.983 3.9467 2244 3.173 0 516 124 392 0 0 0 9,554	\$ 3 2 4 2 4 5 5 5 5 5 5 5 5 5	0 118 77 5 224 2 56 0 0 0 7 99 4 322 3 22 0 0 0 0 0 0 364 5 tock of provisions for Stage 2	441 76 365 0 286 75 211 0 0 0 1,916 5tock of provisions for 5tage 3		
		Central banks Central governments	0	0		0 0			-	0		c Ó	0	0	0	-	0	0	0		0 0	0	<u>.</u>	
		Institutions	618			3 0	1	1	33.97%				Ő	0	2	33.91%	771				0 0	3	3 32.8	
Cetal generation 0		Corporates				1 23	68	156	41.88%			673	6	27	238	35.42%					6 20	256	5 33.40	
Contral governments 0			2,950	639	6	3 7	5	8		3,203		177	1	3	22		3,146	302	204		1 3	25	5 12.16	
Central governments 0																								

	Institutions	618	239	3	0	1	1	33.97%	784	69	7	0	0	33.91%	771	80	9	0	0	3	32.89%
	Corporates	11,438	4,949	371	23	68	156	41.88%	13,887	2,199	673	6	27 23	35.42%	13,687	2,305	767	6	20	256	33.40%
	Corporates - Of Which: Specialised Lending	2,950	639	63	7	8	8	12.58%	3,203	272	177	1	3 2	12.41%	3,146	302	204	1	3	25	12.16%
	Corporates - Of Which: SME	4	23	0	0	3	0	28.71%	5	22	1	0	3	27.38%	5	22	1	0	2	0	23.59%
	Retail	98,648	8,062	1,455	115	434	424	29.15%	96,913	8,741	2,511	76	432 69	27.58%	95,973	8,660	3,533	69	397	917	25.97%
	Retail - Secured on real estate property	86,677	5,412	893	93	174	189	21.16%	84,976	6,240	1,766	60	190 39	22.37%	84,223	6,120	2,639	54	158	570	21.61%
GERMANY	Retail - Secured on real estate property - Of Which: SME	10	1	0	0	0	0	16.46%	10	1	0	0	0	15.15%	10	1	0	0	0	0	14.46%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	86,667	5,411	893	93	174	189	21.16%	84,967	6,239	1,765	60	190 39	22.37%	84,213	6,119	2,639	54	158	570	21.61%
	Retail - Qualifying Revolving	0	0	0	0	0	0 -		0	0	0	0	0	-	0	0	0	0	0	0	
	Retail - Other Retail	11,972	2,650	563	22	260	235	41.84%	11,937	2,502	745	16	242 29	39.93%	11,750	2,540	894	15	239	347	38.82%
	Retail - Other Retail - Of Which: SME	0	2	0	0	0	0	83.08%	0	1	0	0	0	80.09%	0	1	0	0	0	0	78.03%
	Retail - Other Retail - Of Which: non-SME	11,971	2,648	562	22	260	235	41.82%	11,937	2,500	745	16	242 29	39.92%	11,750	2,538	894	15	238	347	38.81%
	Equity	43	0	0	0	0	0	0.00%	43	0	0	0	0	0.00%	43	0	0	0	0	0	0.00%
	Securitisation																				
	Other non-credit obligation assets	1,978	0	0	0	0	0 -		1,978	0	0	0	0	-	1,978	0	0	0	0	0	
	IRB TOTAL	112,726	13,250	1,829	138	504	581	31.74%	113,605	11,009	3,191	82	459 933	29.25%	112,452	11,045	4,309	75	417	1,176	27.30%

												Adverse Scenario	D									
					31/12/2023							31/12/2024							31/12/2025			
	(rnin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0			0	0	0	0	0 0	0		0	0	0	(0	0	-
	Central governments	0	0	0	0	0	(-	0	0	0	0 0	0 0	0	•	0	0	0		0	0	1
	Institutions	8,284		33	3	14	10	25.04%	8,088	1,746	76	2	20	16	21.26%		1,915	114	2	24	23	20.53%
	Corporates	21,828			64	244	890	38.82%	23,003			49	172	1,118	34.12%	22,629		4,006	45	150	1,265	31.57%
	Corporates - Of Which: Specialised Lending	2,400	1,953	147	6	30	20	17.90%	3,063	1,123	313	2	14	62	19.72%	2,985	1,137	378	2	13	73	19.29%
	Corporates - Of Which: SME	9.701		810	24	87	250	30.83%	9.357		1.135		103	315	27.77%	9.198	2.383		23	70	384	25.95%
	Retail	37,145		2,553	43	298	443	17.35%	36,883		3,598	38	269	588	16.34%	36,543	10,379	4,598	34	238	720	15.66%
	Retail - Secured on real estate property	33,693		2,141	30	179	267	12.46%	33,344		2,988	26	171	350	11.73%	32,991	9,059	3,803	23	158	427	11.22%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	8,579		521	15	71	125	24.83%	8,547			14	64	168	22.60%	8,441	2,073	953	13	59	205	21.59%
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	25,115	7,650	1,620	15	109	133	8.48%	24,797	7,345	2,243	11	106	182	8.12%	24,549	6,986	2,850	10	99	221	7.76%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0 0	0	-	0	0	0	0	0	0	t- 1
	Retall - Other Retall	3,452	1,803	412	13	119	170	42.75%	3,539	1,518	610	12	99	238	38.93%	3,553	1,320	795	11	81	293	36.86%
	Retail - Other Retail - Of Which: SME	1,793	693	229	7	51	115	50.17%	1,782	619	314	7	41	144	45.81%	1,763	558	394	é	33	170	43.05%
	Retail - Other Retail - Of Which: non-SME	1,659	1,110	183	6	68	61	33.44%	1,757	898	297	5	58	94	31.64%	1,790	762	400	5	48	123	30.78%
	Equity	103	0	0	0	0	(0.00%	103	0	0	0	0 0	0	0.00%	103	0	0	(0	0	0.00%
	Securitisation																					()
	Other non-credit obligation assets	1,594	0	0	0	0	(-	1,594	0	0	0	0 0	0	•	1,594	0	0	(0	0	- I
	IRB TOTAL	68,954	22,436	4,898	110	556	1,348	27.52%	69.671	19.667	6,950	90	462	1.722	24.78%	68,751	18.819	8,718	81	412	2.008	23.03%

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0) ()	0	0 0		0	0	0	0	0) -	0	0			0	(
	Central governments	0	0	0		0	0		0	0	0	0	0		-	0	0	(((0	(-
	Institutions	3,963	1,157	38	3 3	3	(15.56%	4,008	1,069	82	2	4	1	3 15.56%	3,846	1,189	124	2	4	19	15.26% 28.46%
	Corporates	27.574	9.390	1.410	35	246	475	33.66%	27.104	9.093	2.175	30	177	66	30.52%	26.535	9.027		25	153	800	28.46%
	Corporates - Of Which: Specialised Lending	10,277	3,370	586	16	54	140	23.97%	9,986	3,313	933	11	44	19	20.81%	9,851	3,169	1,213	10	39	233	19.10%
	Corporates - Of Which: SME	12	13	2	(0) (10.19%	16	8	3	0	0		9.59%	16	7	4	(0	(9.18%
	Retail	124	14	S	i (0) (7.41%	122	14	7	0	0		7.49%	121	13		(0	1	7.28%
	Retail - Secured on real estate property	120	14	5	6	0		6.37%	118	13	7	0	0		6.36%	117	12	9		0	1	6.09%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	0) (0		6.58%	1	0	0	0	0		7.32%	1	0	(0	(7.35%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	119	13	5	6	0		6.37%	117	13	7	0	0		6.35%	116	12	9		0	1	6.08%
	Retail - Qualifying Revolving	0	0	0	0	0	0 0	-	0	0	0	0	0		-	0	0	0		0	(-
	Retail - Other Retail	4	1	0	0	0		60.20%	4	1	0	0	0	-	57.40%	4	1	(0	(55.47%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 0	56.35%	0	0	0	0	0		57.81%	0	0	0		0	(55.47% 58.15%
	Retail - Other Retail - Of Which: non-SME	4	1	0) ()	0)	60.42%	4	1	0	0	0		57.37%	4	1	(0	0	(55.25%
	Equity	141	0	0) (0)	0.00%	141	0	0	0	0		0.00%	141	0	((0	(0.00%
	Securitisation																					
	Other non-credit obligation assets	3,723	0	0) (0	0	-	3,723	0	0	0 0	0) -	3,723	0	(0	0	(-
	IRB TOTAL	35,525	10.561	1.453	42	250	481	33.10%	35.099	10.176	2.264	33	181	677	29.91%	34,366	10.229	2.944	30	157	815	27.83%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0) (0	0	0	0		1) -
	Central governments	0	0	0	0	0	0		0	0	0	0	0) (-	0	0	0	0		<u>ر</u>	- ·
	Institutions	470	261	1	1	2	1	71.53%	467	261	4	1	3	3 1	72.10%	437	287	8	0		4 /	5 72.10%
	Corporates	2,859	5,338		4	82	59	29.27%	2,563	5,446		4	92	2 95	24.30%	2,508	5,244	647	3	9	2 13	
	Corporates - Of Which: Specialised Lending	1,706	3,829	174	3	48	48	27.75%	1,590	3,806	312	2	54	67	21.55%	1,667	3,535	507	2	5.	3 9	18.20%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0) (-	0	0	0	0		<u>ر</u>	- ·
	Retail	37,535	1,863	711	11	25	56	7.87%	37,331	1,736		11	23	3 75	7.56%		1,574		9	21	J 10'	7.42%
	Retail - Secured on real estate property	37,491	1,861	710	11	25	55	7.74%	37,288	1,733	1,040	11	23	3 77	7.45%		1,571	1,345	9	19	3 9	7.32%
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.03%	0	0	0	0	0	0 0	13.50%		0	0	0) د	14.59%
AUSTINALIA	Retail - Secured on real estate property - Of Which: non-SME	37,491	1,860	710	11	25	55	7.74%	37,288	1,733	1,040	11	23	3 77	7.45%	37,144	1,571	1,345	9	19	3 9	7.32%
	Retail - Oualifving Revolving	0	0	0	0	0	0	-	0	0	0	0) (-	0	0	0	0) ا	- ·
	Retail - Other Retail	44	3	1	0	0	1	91.63%	44	3	1	0	(1	85.73%	43	3	2	0		3	1 81.62%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	56.45%	0	0	0	0) (55.59%	0	0	0	0) ا	54.37%
	Retail - Other Retail - Of Which: non-SME	44	3	1	0	0	1	91.65%	44	3	1	0	0	1 1	85.76%	43	3	2	0		3	81.66%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	() (0.00%	0	0	0	0		3	0.00%
	Securitisation																				4	
	Other non-credit obligation assets	364	0	0	0	0	0	-	364	0	0	0	0	0 0	-	364	0	0	0		3	
	IRB TOTAL	41.228	7,462	915	16	110	116	12.72%	40.726	7,444	1.435	15	118	177	12.30%	40,496	7.105	2.003	12	116	6 245	12.21%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for pr Stage 1	Stock of ovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0 0	0	(-	0	0		0 0	0	0			0	(0	0	(j -
	Central governments	0	0	0	0	0	(-	0	0		0	0	0	-		0	(0	0	(3 -
	Institutions	828		8	4	19	(67.71%	1,008	689	21	3 2	18	19	68.50%	945	733	45	2	19	25	9 63.509
	Corporates	8,815		864	63	214	374	43.32%	9,575	4,469	1,56	5 46	188	604	38.60%	9,237	4,228	2,143	40	158	777	7 36.269 2 22.419
	Corporates - Of Which: Specialised Lending	867	1,499	126	4	38	35	30.71%	1,178	1,047	26	7 2	28	66	24.71%	1,206	923	354	2	21	83	
	Corporates - Of Which: SME	2,467	1,251	210	20	57	68	32.36%	2,438	1,081	40	15	55	132	32.19%	2,341	991	597	14	46	183	7 31.359
	Retail	83	41	7	0	1		25.47%	82	36	1	3 0	1	3	23.24%	75	34	18	0	1		4 21.209
	Retail - Secured on real estate property	5	3	0	0	0	(6.23%	5	2		0	0	0	7.09%	5	2	1	0	0	(0 7.319
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	(9.10%	0	0		0	0	0	9.02%		0	(0	0	(0 8.619
FOLMIND	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	(4.22%	5	2		0	0	0	5.45%	5	2	(0	0	(0 6.239
	Retail - Qualifying Revolving	0	0	0	0	0	(-	0	0		0	0	0	-		0	(0	0	(3 -
	Retail - Other Retail	78	39	7	0	1		26.65%	77	33	13	2 0	1	3	23.97%	74	31	13	0	1		4 21.74% 4 20.81%
	Retail - Other Retail - Of Which: SME	77	37	6	6 0	1		25.17%	76	32	13	2 0	1	3	22.89%	73	31	13	0	1		4 20.819
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	(67.60%	1	1		0	0	0	62.60%	1	1	(0	0	(0 59.96%
	Equity	64	0	0	0	0	(0.00%	64	0		0	0	0	0.00%	64	0	(0	0	(0.00%
	Securitisation																					
	Other non-credit obligation assets	1,457	0	0	0	0	(-	1,457	0		0 0	0	0		1,457	0	(0	0	(3 -
	IRB TOTAL	11,246	6,861	879	67	235	382	43.40%	12,186	5,194	1,606	48	208	626	39.01%	11,785	4,995	2,206	42	177	810	0 36.70%

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	(C		0	0	0	0	0	0 0		0	0	C	0	0		
	Central governments	0	0	0	0	(0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	(-
	Institutions	289	18	0	0	(0	28.83%	293	13	1	1 0	0	0 0	28.24%	289	17	2	0	0	(26.80%
	Corporates	3,374	2,299	135	9	40	56	41.70%	3,697	1,827	284	1 5	31	91	32.03%	3,647	1,767	394	5	25	112	28.40%
	Corporates - Of Which: Specialised Lending	1,705	1,170	93	4	14	36	38.46%	1,877	906	185	5 2	12	47	25.70%	1,861	854	253	2	9	55	21.59%
	Corporates - Of Which: SME	1	4	1	0	(0	53.25%	1	4	1	1 0	0	1	53.15%	1	3	2	0	0		51.33%
	Retail	18,896	2,518	182	7	145	69	38.11%	19,439	1,829	328	8 8	96	5 124	37.74%	19,337	1,815	443	7	85	161	36.38%
	Retail - Secured on real estate property	18,887	2,515	181	7	145	69	38.02%	19,430	1,826	327	7 8	96	5 123	37.69%	19,328	1,813	442	7	85	161	36.33%
SPAIN	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	(0	3.57%	3	1	0	0 0	0	0 0	4.15%	2	1	0	0	0	(4.11%
JIAN	Retail - Secured on real estate property - Of Which: non-SME	18,884	2,514	181	7	149	69	38.04%	19,427	1,825	327	7 8	96	5 123	37.72%	19,325	1,812	442	7	85	161	36.36%
	Retail - Qualifying Revolving	0	0	0	0	(0		0	0	0	0 0	0	0 0	-	0	0	0	0	0	(
	Retail - Other Retail	9	3	0	0	(0	72.07%	9	2	1	1 0	0	0 0	64.19%	9	2	1	0	0		59.87%
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0	95.37%	0	0	0	0 0	0	0 0	89.20%	0	0	0	0	0	(84.70%
	Retail - Other Retail - Of Which: non-SME	9	2	0	0	(0	67.03%	9	2	1	1 0	0	0 0	60.04%	9	2	1	0	0	(56.34%
	Equity	4	0	0	0	(0	0.00%	4	0	0	0 0	0	0 0	0.00%	4	0	0	0	0	(0.00%
	Securitisation																					
	Other non-credit obligation assets	1,076	0	0	0	(0	-	1,076	0	0	0 0	0	0 0	-	1,076	0	0	0	0	(-
	TRR TOTAL	23,638	4,835	317	16	189	126	39.63%	24,509	3,669	612	13	127	215	35.08%	24,353	3,599	838	12	110	273	32.61%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

											1	[NG Groep N	.v.									
												Adverse Scenark))									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	0	0	(0 0	0	0	-	0	0		0 0	0	0	-	(0 0	(0 0	0) -
	Central governments	0	0	(0	0	0	-	0	0		0 0	(0		0	0 0	(0 0	0) -
	Institutions	2,080	2,783		0	0	1	1.54%	3,915		14	10 0	0	2	1.23%	3,861	867	181	1 0	0		1.2
	Corporates	6,060	2,469	272	18	70	102	37.49%	6,954		55	67 6	25	179	32.17%	6,807		665	9 5	21	19	29.6
	Corporates - Of Which: Specialised Lending	3,982	1,572	65	9	14	10	14.22%	4,577	821	22	26 2	5	30	13.33%	4,444	895	285	5 2	7	3	12.5
	Corporates - Of Which: SME	44	3		1	0	1	58.75%	41	5		4 0	0	2	51.67%	35	9 5		5 0	0		48.5
	Retail	3,274	249	135	3	4	9	6.54%	3,184		25	3 3	4	14	5.42%	3,115		374	4 2	3	1	4.9 4.1 11.4
	Retail - Secured on real estate property	3,034	120	100	2	2	6	5.80%	2,941		20	14 2	2	10	4.67%	2,862		307	7 2	1	1	4.1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	168	16	13	0	0	3	17.96%	163		2	15 0	0	3	13.78%	155		33	2 0	0		
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME	2,866	104	85	2	1	3	3.44%	2,779	101	17	9 2	1	6	3.39%	2,703	8 81	274	4 2	1		3.3
	Retail - Qualifying Revolving	0	0	(0	0	0	-	0	0		0 0	0	0		0	0 0	(0 0	0		-
	Retail - Other Retail	240	129	2	0	2	3	9.21%	243	107	4	18 0	2	4	8.60%	253	3 77	68	B 0	2		8.4
	Retail - Other Retail - Of Which: SME	12	2		0	0	1	58.21%	11	2		2 0	0	1	44.35%	11	2		3 0	0		37.0
	Retail - Other Retail - Of Which: non-SME	228	126	22	0	2	2	6.63%	231	104	4	16 0	2	3	6.95%	242	2 75	65	5 0	1		7.2
	Equity	14	0	(0	0	0	0.00%	14	0		0 0	0	0	0.00%	14	1 0	(0 0	0		0.0
	Securitisation																					
	Other non-credit obligation assets	969	0	(0 0	0	0	-	969	2.200		0 0		0	-	965	0	(0 0	0		-
	IRB TOTAL	12,397	5,501	453	21	74	111	24.61%	15,036	2,366	95	0 9	33	195	20.50%	14,767	2,360	1,224	1 8	24	219	17.91

					31/12/2023							31/12/2024							31/12/2025			<u> </u>
	(min B.R., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0		0 0	0	0	•	0	0	0	(0	0	-
	Central governments	0	0	0	0	0	0		0	0	-	0 0	0	0		0	0	0	0		0	-
	Institutions	2,578	934	9	1	5	3	33.44%	2,996	498	21	8 1	4	9	33.01%	2,904	579	38		3	12	31.29%
	Corporates	6,313	4,169	400	17	88	159	39.87%	7,406	2,756	719	9 7	47	243	33.79%	7,380	2,620	881		35	272	30.84%
	Corporates - Of Which: Specialised Lending	2,586	1,495	116	4	16	27	23.28%	2,950	966	28	1 1	9	42	14.80%	2,904	924	369		5	47	12.82%
	Corporates - Of Which: SME	24	5	6	0	0	5	74.94%	22	5		7 0	0	5	66.74%	21	5	8	(5	60.53%
	Retail	252	64	14	0	2	3	22.25%	249	59	2	2 0	1	4	17.79%	245	55	30	(1	5	15.51%
	Retail - Secured on real estate property	223	50	10	0	1	1	7.95%	220	47	13	7 0	1	1	6.98%	216	44	24	(1	2	6.35%
FRANCE	Retail - Secured on real estate property - Of Which: SME	114	28	6	0	0	0	5.14%	110	27	1	1 0	0	1	4.72%	107	24	17	(1	4.37%
TRAINCL	Retail - Secured on real estate property - Of Which: non-SME	109	22	4	0	0	1	11.89%	110	20		6 0	0	1	11.36%	108	20	7	(1	10.74%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0	0	(0	-
	Retail - Other Retail	29	14	4	0	1	2	60.96%	29	12		5 0	1	3	56.20%	30	11	6	0	1	3	53.46%
	Retail - Other Retail - Of Which: SME	2	3	2	0	0	1	79.32%	2	2		2 0	0	1	74.37%	2	2	2	0	(1	72.10%
	Retail - Other Retail - Of Which: non-SME	27	11	2	0	1	1	48.38%	27	9		3 0	1	1	46.35%	28	8	4	(1	2	44.83%
	Equity	0	0	0	0	0	0	0.00%	0	0	-	0 0	0	0	0.00%	0	0	0	0		0	0.00%
	Securitisation																					
	Other non-credit obligation assets	199	0	0	0	0	0	-	199	0		0 0	0	0		199	0	0	(0	-
	TRB TOTAL	9,342	5.168	423	18	95	166	39.16%	10.850	3.313	769	3 8	52	256	33.30%	10,729	3.254	949		40	288	30.37%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	(0	0	1	0 0	-	0	0	(0 0	(0 0	-	(1	0	0 0	0	0 1	0 -
	Central governments	0	(0	0		0 0) -	0	0	(0 0	(0 0		()	0 0)	0	0 -
	Institutions	90	334	2	1		4 1	79.62%	356	63	7	7 0	2	2 5	79.69%	6 348	6	9	9 0)	2	7 76.409
	Corporates	3,553	1,851	103	10	11	8 36	35.01%	4,430	827	251	1 3	8	67	26.86%	4,366	84	2 29	9 2	2	6 7-	4 24.749
	Corporates - Of Which: Specialised Lending	2,141	746	62	4		3 15	23.84%		453	150	0 1	2	2 22	14.76%	6 2,302	46	9 17	7 1	L	2 2	4 13.379
	Corporates - Of Which: SME	0		0	0	-	0 0	47.55%	0	0	(0 0	(0 0	47.55%	6	-)	0 0)	0 1	0 47.559
	Retail	6,722		270	17	3	4 94	34.80%	6,653		392	2 12	40	130	33.15%			51	9 10	3	1 16	5 31.719
	Retail - Secured on real estate property	6,717	611	268	16	3	4 92	34.20%		558	390	0 12	40	127	32.72%	6,582	49	7 51	7 10	3	1 16	2 31.389
ITALY	Retail - Secured on real estate property - Of Which: SME	1		0	0		0 0	9.62%	0	0	(0 0	(0 0	11.23%	6 0			0 0)	0 1	0 11.819
TIALI	Retail - Secured on real estate property - Of Which: non-SME	6,716	611	268	16	3	4 92	34.20%	6,647	558	390	0 12	40	127	32.72%	6,581	49	7 51	7 10	3	1 16	2 31.389
	Retail - Qualifying Revolving	0		0	0		0 0	-	0	0	(0 0	(0 0	-	0			0 0)	0 1	0 -
	Retail - Other Retail	5	1	2	0		0 2	102.42%	5	1	1	3 0	(3	99.21%	6			3 0)	0	3 96.219
	Retail - Other Retail - Of Which: SME	0		0	0		0 0	73.33%	0	0	(0 0	(0 0	69.62%	6 0			0 0)	0 1	0 67.429
	Retail - Other Retail - Of Which: non-SME	5	1	2	0		0 2	102.57%	5	1	1	3 0	(2	99.41%	6			3 0)	0	3 96.439
	Equity	19		0	0		0 0	0.00%	19	0	(0 0		0 0	0.00%	b 19			0 0		0	0.009
	Securitisation																					
	Other non-credit obligation assets	449	(0	0		0 0) -	449	0	(0 0	(0 0		445)	0 0)	0	0 -
	IRB TOTAL	10,834	2,797	375	27	50	5 131	35.06%	11,907	1,449	649	9 15	50	203	31.21%	11,768	1,410	82	7 13	3	9 24	5 29.66%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

Stock of Stock of provisions for provisions for

Experiment values Annue 11/12/2022 31/12/2022 Experiment values Bable angineerie amenication Wordsholder Datues Brogenierie amenication Sagestrame Stragenierie amenication Sagestrame Stragenierie amenication Sagestrame Stragestrame Sagestrame			
	Risk exposu	e values	Exposure
	Non-defaulted	Defaulted	Non-defaulted

	(min EUR, %)	Non-defaulted	Defaulted			exposure	exposure	exposure	stage 1 exposure	Stage 2 exposure	exposure	exposure
	Central banks	102.189	0	1.211	0	85.441	317	0	6	7	0	0.00%
	Central oovernments	72.665	148	504	30	65.313	2.544	169	24	22	14	8.48%
	Regional governments or local authorities	37	2	31	2	36	1	4	1	0	2	58.55%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	11.154	0	0	0	3.304	0	0	0	0	0	18.01%
	International Organisations	2.172	0	0	0	1.937	0	0	0	0	0	0.00%
	Institutions	3.071	6	685	1	2.933	113	7	2	2	0	4.57%
	Corporates	6.092	87	5.602	81	4,787	1.438	164	18	24	76	46.56%
	of which: SME	982	15	767	21	872	146	22	1	3	8	35.87%
THE COMPANY	Retail	11,687	283	8,321	365		1,099	781	117	123	466	59.72%
ING Groep N.V.	of which: SME	2,368	55	1,410	65	1,902	651	209	12	55	139	66.81%
	Secured by mortoages on immovable property	20,485	122	9,545	126		2,465	185	25	57	63	34.16%
	of which: SME	1,762	23	867	25	1,138	620	38	1	4	14	37.25%
	Items associated with particularly high risk	231	1	335	2	142	97	1	0	0	0	1.28%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	229,783	650	26,234	607	193,802	8,074	1,311	192	235	623	47.53%

							Actual					
							31/12/202					
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	35.200	0	0	0	35,200	0	0	3	0	0	0.00%
	Central governments	4.235	134	1	18	4.032	145	141	1	1	1	0.89%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	33	0	7	0	30	2	0	0	0	0	0.00%
	Corporates	417	2	404	2	245	148	22	1	5	20	91.09%
	of which: SME	34	0	29	0	14	21	0	0	1	0	0.00%
	Retail	4	0	3	0	2	4	1	0	1	0	49.06%
NETHERLANDS	of which: SME	1	0	1	0	1	0	0	0	0	0	44.82%
	Secured by mortgages on immovable property	2.027	0	1.257	0	1.198	839	5	0	1	4	93.91%
	of which: SME	149	0	92	0	90	61	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	41,918	136	1,672	20	40,708	1,139	168	4	7	26	15.26%

							Actual					
							31/12/2023	te.				1
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	21,040		0	0	21,041	0		0	0	0	0.00%
	Central governments	8,110	0	0	0	6,831	1,030	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	98	0	48	0	100	0	0	0	0	0	0.00%
	Corporates	216	0	214	0	8	287	0	0	0	0	0.00%
	of which: SME	6	0	5	0	0	6	0	0	0	0	0.00%
	Retail	234	0	134	0	229	10	e	4	1	6	92.88%
GERMANY	of which: SME	233	0	133	0	228	10	e	4	1	5	95.00%
	Secured by mortgages on immovable property	2	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	29,700	0	397	0	28,210	1,327	6	5	1	6	92.88%

							Actual 31/12/2023					
		Exposure		Risk expos			31/12/2022	-				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	14.339		13	0	14.326	0	0	0	0	(0.
	Central governments	9.383		23	0	8,956	19	0	1	0	(0
	Regional governments or local authorities	0		0	0	0	0	0	0	0	(63
	Public sector entities	0		0	0	0	0	0	0	0	(0
	Multilateral Development Banks	0		0	0	0	0	0	0	0	(
	International Organisations	0		0	0	0	0	0	0	0	(
	Institutions	305		61	1	301	16	4	0	1	(
	Corporates	1.188	60	1.037	52	950	271	76	1	3	16	2
	of which: SME	173	13	138	16	138	35	12	0	0	1	1
	Retail	2	116	1	174	2	0	116	0	0	(
BELGIUM	of which: SME	2	(1	0	1	0	0	0	0	(
	Secured by mortgages on immovable property	179		175	1	175	2	1	0	0	(1
	of which: SME	4		3	1	4	1	1	0	0	(1
	Items associated with particularly high risk	0	(0 0	0	0	0	0	0	0	(
	Covered bonds	0	(0 0	0	0	0	0	0	0	(
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	0	0	0	0	(
	Collective investments undertakings (CIU)	0	(0 0	0	0	0	0	0	0	(
	Equity	0	(0 0	0	0	0	0	0	0	(0
	Securitisation											
	Other exposures	0	(0 0	0	0	0	0	0	0	(0
	Standardized Total			1 200								

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	٥		0 0	0	0	(0	0 0	0	0	0.00%
	Central governments	16,384	(0 0	0	13,366	() ()	0 0	0	0	0.00%
	Regional governments or local authorities	0	0	0 0	0	0	() ()	0 0	0	0	0.00%
	Public sector entities	0	0	0 0	0	0	() ()	0 0	0	0	0.00%
	Multilateral Development Banks	4.098	0	0 0	0	747	() ()	0 0	0	0	0.00%
	International Organisations	0	0	0 0	0	0	() ()	0 0	0	0	0.00%
	Institutions	23	() 5	0	20	(0	0	0	0	0.00%
	Corporates	46		45	0	43	4		1	0	0	18.01%
	of which: SME	3) 3	0	0	4		0	0	0	0.00%
	Retail	0		0	0	0	(0	0	0	73.779
UNITED STATES	of which: SME	0		0	0	0	(0	0	0	0.00%
	Secured by mortgages on immovable property	1		0	0	1	(0	0	0	0.00%
	of which: SME	0		0	0	0	(0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	(0	0	0	0.00%
	Covered bonds	0		0	0	0	(0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	(0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0 0	0	0	(0	0	0	0.00%
	Equity	0		0 0	0	0	(0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	(0	0	0	0.00%
	Standardised Total	20.551		51	0	14.178	4		1 1	0	0	35.76%

							Actual					(
							31/12/2023	24				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)			Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1,124	0	0	0	0	0		0	0	0	0.00%
	Central governments	5,200	0	0	0	4,800	155	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	1	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	299	0	224	0	374	6	5	7	2	S	90.71%
AUSTRALIA	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	2.568	22	1.262	25	1.610	987	24	0	3	2	8.03%
	of which: SME	1.192	13	535		696	478	15	0	1	1	9.85%
	Items associated with particularly high risk	180	0	265	0	104	88	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Eouity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	9.371	23	1.751	25	6.889	1.235	29	8	5	7	23.38%

							Actual					
							31/12/2023					-
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1.060	0	0	0	1.050	0		0	0	0	0.009
	Central oovernments	7.839	1	0	0	7.413	414	4	2	4	2	60.02%
	Regional governments or local authorities	1	0	0	0	0	1	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0		0	0	0	0.00%
	Institutions	0	0	0	0	0	0		0	0	0	0.00%
	Corporates	989	3	932	4	809	184	7	1	3	4	58,18%
	of which: SME	265		207	2	238	27	2	0	0	0	26.09%
	Retail	3,692	63	2,520	73		667	255	32		158	62.13%
POLAND	of which: SME	1,711	43	1,035	52		468	126	5	47	68	54.11%
	Secured by mortoages on immovable property	12,005	30	5,207	30	11,654	335	59	21	48	28	48.43%
	of which: SME	105	1	42	1	80	28	2	0	2	1	48.10%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.00%
	Eouity	0	0	0	0	0	0		0	0	0	0.00%
	Securitisation											L
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	25.587	97	8.659	106	24.255	1.601	324	56	137	193	59,54%

							Actual					
							31/12/2023	•				
		Exposure	e values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	347		0	0	347	0	0	0	0	0	0.00%
	Central governments	4,795		0	0	4.679	0	0	1	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	14		3	0	1	13	0	0	0	0	0.00%
	Corporates	83	0	45	0	77	5	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	3,780	13	2,835	13	3,430	25	111	42	13	98	88.31%
SPAIN	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	9.021	13	2.883	13	8.535	43	111	43	13	98	88.31%

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

							31/12/2023	2*				
		Exposure Non-defaulted	values Defaulted	Risk expose	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BJR, %)								exposure	exposure	exposure	exposure
	Central banks	6,820	0	0	0	6,820	0		0 0	0	0	0.00%
	Central governments	289	0	0	0	253	31		0	0	0	1.28%
	Regional governments or local authorities	0	0	0	0	0	0		0 0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0		0.00%
	Multilateral Development Banks	5,649		0	0	2,332	0		0 0	0		0 18.01%
	International Organisations Testitutions	0	0	8	0	0	6		0	0		3 0.00%
	Corporates	372	2	366	0	345	33		0	0		1 13.87%
	of which: SME	33		26		34			0	0		0.00%
	Retail	46	2	27		47	4	2	0	0		16.81%
LUXEMBOURG	of which: SME	42	2	24		43	3	2	0	0		16.58%
	Secured by mortgages on immovable property	237	9	112		209	41	s	0 0	0	0	1.79%
	of which: SME	64	1	25		60	5		0	0		6.71%
	Items associated with particularly high risk	51	1	70	2	38	9	1	0	0		1.28%
	Covered bonds	0	0	0	0	0	0		0 0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	6	0	0		0.00%
	Equity Securitization	0		0	0	0	0		0 0	0	0	0.00%
	Other exposures				0	0	0			0		0.00%
		0		575	18	10.044	118	17				7.24%
	Standardised Total	13,466	16	5/5	18	10,044	Actual					7.44 10
	Standardised Total					10,044			1 ·	1 1		
	Readerline Total	13,466 Exposure		Risk expose			Actual 31/12/202	24	Stock of	Stock of	Stock of	Coverage Ratio -
	(m) B/L, S/	Exposure Non-defaulted				Stage 1 exposure	Actual 31/12/202 Stage 2 exposure					Coverage Ratio - Stage 3 exposure
	(on D4, 5)	Exposure Non-defaulted	values	Risk exposu	ure amounts	Stage 1 exposure 35	Actual 31/12/202: Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00%
	(oh UK, %) Control (bury meants)	Exposure Non-defaulted	values	Risk expose	ure amounts	Stage 1 exposure	Actual 31/12/202: Stage 2 exposure 0 59	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure 0.00%
	Excise lands. (ok 604, %) Coded accomment Restaud accomments or local activities	Exposure Non-defaulted	values	Risk expose	ure amounts	Stage 1 exposure 35 4 941 0	Actual 31/12/202: Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00%
	(oith B.R., %) Contrait Sawkes (out a sub- Contrait Sawkes) Reading sawkes with a sub- maching sawkes (sawkes)	Exposure Non-defaulted 35 5 256 0	values	Risk expose Non-defaulted 0 0 0 0	ure amounts Defaulted 0 0 0 0	Stage 1 exposure 35 4.941 0 0	Actual 31/12/202: Stage 2 exposure 0 59 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 1 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00%
	Social Isola Costal devenances Related exercised to far Advances Related exercised to far Advances Related and Advances of Relations	Exposure Non-defaulted	values	Risk expose Non-defaulted 0 0 0 0 0	ure amounts Defaulted 0 0 0 0	Stage 1 exposure 35 4 941 0	Actual 31/12/202: Stage 2 exposure 0 59	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00%
	(abl.0.8, %) Costing Lawrence Costing Lawrencestor or local aufkardles Resident autorenamente or local aufkardles Resident autorenamente Resident de Senderlandes	Exposure Non-dataulted 35 5.256 0 0 120 0 0	values	Risk expose Non-defaulted	Defaulted	Stage 1 exposure 35 4.941 0 0 0 120 0	Actual 31/12/202: Stage 2 exposure 0 59 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 1 1 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00%
	Social Isola Costal devenances Related exercised to far Advances Related exercised to far Advances Related and Advances of Relations	Exposure Non-defaulted 35 5 256 0	values	Risk expose Non-defaulted 0 0 0 0 0 0	Defaulted	Stage 1 exposure 35 4.941 0 0	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 1 1 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00%
	(min Bule, %) Contrast Search Cantor in our email and the off and MingHight Radias starts writing Radias starts writing Radia starts writing Radia starts writing Radia starts writing Radia starts and Radia Radia Starts Radias Radia Starts Radias Radia Starts Radias	Exposure Non-defaulted 5,226 0 0 1120 0 2,237	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Stage 1 exposure 355 4.041 0 0 120 0 0 2,362	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	(ob.104, 5) Coded Lawrencedt or Golf anthroffes Rectard expression Rectard expression Rectard and Coded Coded Rectard Coded Coded Coded Rectard Coded Coded Coded Rectard Coded Coded Coded Code Coded Coded Coded Coded Code Code Coded Coded Coded Code Code Code Code Code Code Code Code Code Code Code Code Code Code Code Code Code	Exposure Non-defaulted 5,226 0 0 1120 0 2,237	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 4.9411 0 120 0 2.362 93	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.
FRANCE	(mb BJ), SJ Gootgi asuvenneka Rasiland asuvenska in Karl Juhovika Rasiland asuvenska in Karl Juhovika Rasilahisha farasilahisha Rasilahisha farasilahisha Rasilahi	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 00
FRANCE	(nhi BP, S) Contral Assiss San Contral assummants Realized assummants in San Cal Ashfortifes Realized assummants in San Cal Ashfortifes Realized associations International Constantions International Constantional Constantions International Constantional Constantions International Constantional Constantionactional Constantionactional Co	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.000% 0.0
FRANCE	(whi BJR, %) Control forwards Control forwards Control forwards Control forwards Control forwards Control for Control for Control for Control Cont	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
FRANCE	(ab. B.R. %) Control of servementals Recipical eleverementals Recipical eleverementals Recip	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 2 0.000% 0.000% 0.000% 0.000% 0.000% 18.01% 2 0.00% 2 0.00% 0.
FRANCE	(oh BP, S) Control assummants Radioud sourcements Radioud sourcements Radioud sourcements Radiouting development Radio Radiouting development Radiouting development Radiouting development Radiouting	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
FRANCE	(mis.B.R. %) Control forwards Control forwards Control forwards Control forwards Control forwards Control for Control for Control for Control Control for Control Cont	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stack of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coversage Batto - Stage 3 exposure construct coversage c
FRANCE	(bit B.R. 5) Coded always and the formation of advanced as a second as a seco	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providens for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00%0.00% 0.
FRAINCE	(oh B.4, %) Contra tourisets Contra four-membra Relative Contra Anthon View Relative Contra Contra Anthon View Relative Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra Contra C	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of providens for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coversign Ratio - Stage 3 exposure exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
FRANCE	(bit B.R. 5) Coded always and the formation of advanced as a second as a seco	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stape 1 exposure 0	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providens for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00%0.00% 0.
FRANCE	(bit BJR, %) Control havin Control havin Control downmanned or for a philometer Control downmanned or for a philometer Control downmanned or for a philometer Control downmanned Control	Exposure Non-defaulted 35 9.256 0.0 1.20 0.0 0.2,379 9.7 3.3	values	Risk expose Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amounts Defaulted	Stage 1 exposure 35 4.941 0 0 120 0 0 2,362 93 3 3	Actual 31/12/202: Stage 2 exposure 0 59 0 0 0 0 0 0 0 0 0 0	2* Stage 3 exposure C C C C C C C C C C C C C C C C C C	Stock of provisions for stage 1 stage 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	Stock of provisions for Stope 2 depositors 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of terms of the provident of the stock	Coverage Rate steps 3 experime 2 0.00% 0

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	138		0	0	138	0		0	0	0	0.00
	Central governments	2.240	0	93	0	2.110	0	0	2	0	0	0.00
	Regional governments or local authorities	0	2	0	2	0	0	4	0	0	2	58.26
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00
	Institutions	24	0	5	0	24	0	0	0	0	0	38.28
	Corporates	19	1	19	1	11	8	7	0	0	7	91.65
	of which: SME	1	0	1	0	1	0	4	0	0	4	100.00
	Betail	1.025	37	689	49	959	84	84	14	6	47	56.57
ITALY	of which: SME	8	0	5	1	8	1	9	0	0	8	95.23
	Secured by mortgages on immovable property	157	4	87	4	143	15	10	0	0	6	62.76
	of which: SME	0	1	0	1	0	0	7	0	0	5	78.84
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00
	Equity	0	0	0	0	0	0	0	0	0	0	0.00
	Securitisation											1
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00
	Standardised Total	3,603	43	893	56	3,385	107	105	16	6	63	59.67

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

EBA BUNDPEAN BANKINS AUTHORITY

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

												Baseline Scenario	•									1
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	86,441	317	(0	7		0.00%	85.441	317		0	7		0.00%	85.441	317	0	0	7	(0.009
	Central governments	65,091	2,633	303	23	42	68	21.64%	64,329	3,280	418	19	51	111	26.47%	63,272	4,236	519	19	59	151	1 29.01
	Regional governments or local authorities	25	11	e	0	0		53.36%	24	10	8	3 0	0	4	50.51%	24	9	9	0	0	4	4 48.86
	Public sector entities	0	0	(0	0	(0.00%	0	0		0	0	(0.00%	0	0	0	0	0	(
	Multilateral Development Banks	3.252	52		0	1		26.93%	3.215	88	1	0	1		26.79%	3.172	130	2	0	2	1	1 26.399
	International Organisations	1.931	5		0	0		30.00%	1.925	11	1	0	0		30.00%	1.918	18	1	0	0		30.009
	Institutions	2.881	136	3	2	2		13.58%	2.833	146	74	2	2	10	13.37%	2,794	148	111	2	2	15	5 13.159
	Corporates	4,569	1,481	337	25	23	150	44,54%	4,474	1.424	490	20	23	206	42,52%	4.369	1.391	628	19	23	255	9 41.279
	of which: SME	824	171	45	4	4	15	42.31%	798	173	70	3	3	25	41.53%	769	178	94	3	3	38	40.339
	Retail	10,538	1,069	1,094	108	139	718	65.60%	10,218	1,097	1,385	94	142	913	65.92%	9,964	1,086	1,651	91	142	1,091	66.109
ING Groep N.V.	of which: SME	1,897	552	312	15	54	219	70.30%	1,843	522	396	5 11	50	270	68.08%	1,799	497	466	11	48	311	66.739
	Secured by mortgages on immovable property	18,559	1,787	390	9	26	9	23.19%	18,543	1,622	574	8	26	113	19.66%	18,385	1,630	725	8	27	132	18.279
	of which: SME	1,416	301	76	1	4	15	24.83%	1,426	254	115	i 1	3	24	20.63%	1,380	269	147	1	3	23	2 1417 4 40.39 1 66.19 1 66.739 2 18.279 7 18.709 6 40.139 0 0.009
	Items associated with particularly high risk	186	48	6	1	0		40.15%	183	46	10) 1	0	4	40.89%	176	49	14	1	1	6	40.139
	Covered bonds	0	0	(0	0	(0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	(J 0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	(0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	(
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0	0	0 0	0	(0.00%	0	0	0	0	0		0.009
	Eculty	0	0	(0	0		0.00%	0	0	0	0 0	0	(0.00%	0	0	0	0	0	(0.009
	Securitisation																					4
	Other exposures	0	0	(0	0		0.00%	0	0		0	0		0.00%	0	0	0	0	0	(0.009
	Standardised Total	193,473	7,540	2,174	169	241	1,035	47.59%	192,185	8,041	2,960	143	254	1,363	46.05%	190,515	9,013	3,659	140	263	1.659	45.34%

												baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	35,200	0 0	1		0 0		0.00%	35,200	0	0	0	0	0	0.00%	35,200	0	0	0		0	0.009
	Central oovernments	4,088	82	15		1 3		5 3.05%	4,070	94	156	1	2	7	4.50%	4,048	110	160	1	2	9	5.519
	Regional governments or local authorities	0	0 0	-		0 0	1	40.00%	0	0	0 0	0	0	0	40.00%	0	0	0	0	0	0	40.009
	Public sector entities	0	0 0	-		0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0 0			0 0		0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0 0	Ţ	_	0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	Institutions	29	3			0 0		76.58%	29	4	0	0	0	0	76.55%	28	4	0	0	0	0	76.539
	Corporates	244	138	3		4	2	5 79,39%	253	121	41	1	4	30	72.20%	252	114	49	1	4	34	68.099
	of which: SME	18	15			1		67.24%	18	14	3	0	1	2	65.22%	18	13	4	0	1	2	63.989
	Retail	2	4			1		53.24%	2	4	1 1	0	1	0	54.01%	2	4	1	0	1	0	54.579
NETHERLANDS	of which: SME	1	0		1	0 0	1	45.18%	1	0	1	0	0	0	45.53%	1	0	1	0	0	0	45.919
	Secured by mortgages on immovable property	1,200	773	6		2		7 10.13%	1,289	637	116	0	1	9	7.74%	1,305	592	146	0	1	10	7.099
	of which: SME	102	48			0 0		8.05%	107	42	3	0	0	0	7.59%	108	39	4	0	0	0	7.439
	Items associated with particularly high risk	0	0 0		1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0 0			0 0		0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0		0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0 0		1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0 0		1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0 0		1	0 0		0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0 0		1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	40,763	1,001	251		10	31	14.93%	40,841	860	314	2	8	46	14.76%	40,835	824	356	2	7	53	14.98%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks	21,041	0		0 1	0 0	(0.00%	21,041	0	0		0 0	0	0.00%	21,041	1 0	0	0	0	í (0
	Central governments	7,505	352		4	1 0		36.62%	7,388	465	8		1 1	3	37.52%	7,238	612	10	1	1		4
	Regional governments or local authorities	0	0		0	0 0	0	0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Public sector entities	0	0		0	0 0	0	0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Multilateral Development Banks	0	0		0	0 0	0	0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	International Organisations	0	0		0	0 0	0	0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Institutions	98	2		1 1	0 0	0	10.48%	96	3	1		0 0	0	10.43%	95	4	1	0	0	1	0
	Corporates	8	283		4	0 1		38.25%	8	280	7		0 1	2	32.96%	8	277	10	0	1		3
	of which: SME	0	5		1 1	0 0		76.86%	0	4	2		0 0	1	76.86%	0	4	2	0	0	2	2
	Retail	205	28	1	1	3 4	10	94.82%	194	35	16		2 5	15	94.82%	187	37	21	2	5	25	0
GERMANY	of which: SME	205	27	1	0	3 3	10	94,98%	193	35	15		2 5	15	94.97%	186	37	21	2	5	25	0
	Secured by mortgages on immovable property	1	0		0	0 0	(39.03%	1	. 0	0	-	0 0	0	38.23%	1	1 0	0	0	0	1	0
	of which: SME	0	0		0	0 0	(0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Items associated with particularly high risk	0	0		0	0 0	(0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Covered bonds	0	0		0	0 0	(0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0 0	(0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Collective investments undertakings (CIU)	0	0		0	0 0	(0.00%	0	0	0	-	0 0	0	0.00%	0	0 0	0	0	0	1	0
	Equity	0	0		0 1	0 0	(0.00%	0	0	0		0 0	0	0.00%	0	0	0	0	0		0
	Securitisation																				1	
	Other exposures	0	0		0 1	0 0	(0.00%	0	0	0		0 0	0	0.00%	0	0	0	0	0		0

												Baseline Scenari	0							(
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	14,326	(1	0 1	0 0	(0.00%	14,326	0	0		0	0	0.00%	14,326	0	0	0	0		0.0
	Central governments	8,855	128	3	3	1 2		39.99%	8,738	241	7	1	5	3	39.99%	8,623	351	12	1	. 7		5 39.9
	Regional governments or local authorities	0	(1	0. 1	0 0		63.32%	0	0	0		0	0	63.20%	0	0	0	0	0		63.06
	Public sector entities	0	(1	0. 1	0 0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.00
	Multilateral Development Banks	0	(1	0. 1	0 0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.00
	International Organisations	0	(1	0. 1	0 0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.00
	Institutions	287	26	5	7. 1	0 1		8.59%	278	33	10		0	1	10.46%	270	38	12	0	0		1 11.105
	Corporates	971	204	1 12	1	2 1	33	26.66%	955	192	149	2	1	39	26.13%	942	181	174	2	1	44	4 25.319
	of which: SME	143	28	3 1	5	0 0		17.16%	139	29	18		0	3	18.84%	136	29	21	0	0		4 19.399
	Retail	1	(11	6	0 0		0.13%	1	0	116		0	0	0.15%	1	0	116	0	0		0 0.169
BELGIUM	of which: SME	1	(1	0. 1	0 0		24.75%	1	0	0		0	0	26.36%	1	0	0	0	0		J 26.409
	Secured by mortgages on immovable property	172	5	5	1	0 0		17.26%	168	9	1		0	0	21.69%	164	13	1	0	0		J 24.659
	of which: SME	4	(1	1	0 0		16.08%	4	0	1		0	0	20.65%	4	0	1	0	0		0 26.409 0 24.659 0 24.789
	Items associated with particularly high risk	0	(1	0. 1	0 0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.009
	Covered bonds	0	0	1	0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	(2	0	0 0	(0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0		0.009
	Collective investments undertakings (CIU)	0	(2	0	0 0	(0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0		0.00%
	Equity	0			0 1	0 0	(0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.00%
	Securitisation																			1		4
	Other exposures	0	(0 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0 0.00%
	Standardized Total	24 612	263	24			26	12 0106						42	15 2104	24 227						16 095

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Other e

2023 EU-wide Stress Test: Credit risk STA

											*	NG Groep N.										
					31/12/2023							31/12/2024	0						31/12/2025			
					51/12/2025							51/12/2024							51/12/2025			-
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	(0 0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%
	Central governments	13.142	224	1 1	0	1	0	40.00%	12.989	375	2	0	2	1	40.00%	12.805	557		0	3		40.00%
	Regional governments or local authorities	0	(0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Public sector entities	0	(0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Multilateral Development Banks	721	27	7 0	0	0	0	22.83%	705	42	0	0	0	0	22.39%	684	63		0	0		21.499
	International Organisations	0	(0 0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	1	0.009
	Institutions	20		0 0	0	0	0	46.45%	20	0	0	0	0	0	45.08%	19	0	(0	0		42.019
	Corporates	40	6	5 1	0	0	1	75.46%	38	7	2	0	0	1	76.10%	36	8		0	0		2 76.309
	of which: SME	0	3	3 1	0	0	0	76.84%	0	3	1	0	0	1	76.84%	0	2	1	0	0		76.849
UNITED STATES	Retail	0		0				73.41%	0	0		0	0	0	69.14%	0	0	9 9			H	67.339
UNITED STATES	of which: SME	0		0	0			32.24%	0	0	0	0	0	0	30.06%	0	0	9		0		28.909
	Secured by mortpages on immovable property of which: SME	1		4 0	0			10.65%	1	0		0	0	0	11.00%	1	0	1 5				28.909 1 11.249 1 0.009
	Items associated with particularly high risk	0			0			0.00%	0	0		0		0	0.00%	0	0					0.00%
	Covered bonds	0		0	0			0.00%	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment			0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0			0			0.00%	0	0		0	0	0	0.00%	0	0					0.00%
	Equity	ő		0 0	0			0.00%	0	0	0	0	0	0	0.00%	0	0			0		0.00%
	Securitisation	Ŭ			0			0.00 %	0	5		0		5	0.00%	0	9					0.00%
	Other exposures	0	(0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0			0		0.00%
	Standardised Total	13.923	256	2	1	2	1	57.58%	13,752	425	4	1	3	2	54,76%	13.546	628	7	1	4	4	52.48%
					31/12/2023							Baseline Scenario 31/12/2024	0						31/12/2025			
	(mi 18, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		o Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.009
	Central banks Central overnments		exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00%				31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00%				Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.009 40.009
	Central banks Central dovernments Recional overnments or local authorities	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.009 1 40.009
	Central banks Central overnments Regional overnments or local authorities Public sector entities	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.0% 0.0% 0.0%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.007 1 40.007 1 0.007 1 0.007
	Central banks Central opverments Resional ovverments or local authorities Public sector entities Multilateral Development Banks	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 40.00% 0.00% 0.00% 0.00%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.009 1 40.009 0 0.009 1 0.009 1 0.009
	Senipal Javida Central Javida Realinuli servermente Public sector autitide Public sector autitide Multilateral Development Banks Teternational Organisations	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 0.00%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.009 1 40.009 0 0.009 1 0.009 1 0.009
	Central banks Central banks Exclosed occurrentests Recional occurrentests for local authorities Public sector antifician	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 14.49%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 16.51%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.009 1 40.009 0 0.009 1 0.009 1 0.009 1 0.009 1 16.749
	Cannol alwans Cannol alwans Cannol alwan mantatis Cannol alwan mantatis Cannol alwan mantatis Cannol alwan mantatis Cannol alwans Mallatisara Development Banks International di garantational Cannol di garantationa Cannol di Salamatism Canno	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.09% 40.09% 0.09% 0.09% 0.09% 14.49% 75.11%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 16.51% 74.45%	exposure 0	exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.009 1 40.009 1 0.009 1 0.009 1 0.009 1 0.009 1 16.749 1 74.03
	Control Invitor Control Invitor Realized and expensionality or front Judiorities Realized and control Invitor Health Invitor India Conference Enter and Land Conference Enter and Conference Enter and L	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 16.51% 74.45% 0.00%	exposure 0	exposure 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.009 1 40.009 1 0.009 1 0.009 1 0.009 1 16.749 1 74.039 1 0.009
AUSTRALIA	Control basis Control averages Recipital deverses to the Cardworks Recipital Control and Cardworks Recipital Control Control Cardworks Recipital Control Control Control Control Recipital Control Control Control Control Control Control Control Control Control Control Recipital Control Control Control Control Control Control Recipital Control Control Control Control Control Control Control Recipital Control Con	exposure 0	exposure 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 14.49% 75.11% 0.00% 87.8%	exposure 0			31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 16.51% 74.45% 0.00% 85.92%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.009 1 40.009 0 0.009 1 0.009 1 0.009 1 6.749 1 74.039 1 0.009 85.478
AUSTRALIA	Constrained basis Carbol accession basis Carbol accession basis Molitatud provingent Basis Autoritatud Postgement Basis Constrained Oparatellistics Corporate Corporat	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 00 00 00 00 00 00 00 00 00 00 00 00 00		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 40.09% 0.00% 0.00%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 16.51% 0.00% 74.45% 0.00% 86.92% 60.85%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.007 40.001 0.007 1 0.007 1 0.007 1 0.007 1 0.007 1 0.007 1 0.007 2 0.007 3 0.007 1 0.007 2 0.007 3 0.007 1 60.137
AUSTRALIA	Canada Laska Canada Laska Canada Canada na Uniter Mantana Canada Anada Canada Canada Mantana Mantana Canada	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 14.0% 75.11% 0.00% 87.8% 60.8% 0.38%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 16.51% 74.45% 0.00% 86.92% 60.86% 2.89%	expessive 0 4,886 0 0 0 0 0 0 282 0 0 2,087	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.009 0
AUSTRALIA	Constrained basis Carbol accession basis Carbol accession basis Molitatud provingent Basis Autoritatud Postgement Basis Constrained Oparatellistics Corporate Corporat	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 40.09% 0.00% 0.00%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 16.51% 0.00% 74.45% 0.00% 86.92% 60.85%	expesure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.
AUSTRALIA	Control banks Control and comments Control and comments Control and comments Control and comments Control Cont	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 40.00% 40.00% 0.00% 0.00% 14.49% 75.11% 0.00% 87.88% 60.85% 5.57%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 16.51% 74.45% 0.00% 86.92% 60.86% 4.32%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1 0.00% 1 40.00% 2 0.00%
AUSTRALIA	Canonia Lancias Canonia de averamenta en la calcia antiharites Recibicad conservamenta en la calcia antiharites Recibicada dos estas antibas Instructuras do Organizations Instructuras do Organizations Cardonia dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 14.49% 75.11% 0.09% 56.0	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.00% 4 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 6.013% 0 2.52% 0 2.52% 0 0.00% 0 0.00%
AUSTRALIA	Control tarket Control tarkets	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 cxposure 0.09%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure exposure 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
AUSTRALIA	Canonia Lancias Canonia de averamenta en la calcia antiharites Recibicad conservamenta en la calcia antiharites Recibicada dos estas antibas Instructuras do Organizations Instructuras do Organizations Cardonia dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas dos estas	exposure 0 4,933 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 14.49% 75.11% 0.09% 60.87% 5.67% 5.67% 0.09% 5.67% 0.09%	exposure 0 4,910 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 4,886 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0.00% 4 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 54.85% 0 0.00% 0 0.00%

												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1,060	0	(0	((0.00%	1,060	0	0	(0 0	(0.00%	1,060	0	0	0	0	· · · · · ·	0.00%
	Central oovernments	6,901	907	22	4	4	10	43.95%	6,807	981	42		13	18	41.82%	6,518	1,253	60	3	16	21	5 41.179
	Regional governments or local authorities	0	1	(0	((40.00%	0	1	0	(0 0	(40.00%	0	1	0	0	0	1	40.00%
	Public sector entities	0	0	(0	((0.00%	0	0	0	(0 0	(0.00%	0	0	0	0	0	1	0.00%
	Multilateral Development Banks	0	0	(0			0.00%	0	0	0	(0 0	(0.00%	0	0	0	0	0	1 /	0.00%
	International Organisations	0	0		0			0.00%	0	0	0		0 0		0.00%	0	0	0	0	0	I/	0.00%
	Institutions	0	0		0			32,71%	0	0	0		0 0		31.33%	0	0	0	0	0		0 30.44%
	Corporates	761	201	3	4		18	47.14%	742	189	68		2	25	41,47%	719	186	94	3	2	3F	6 38.48%
	of which: SME	216	41	10	1			41.35%	206	42	19	1	1 1	7	37.98%	198	42	27	1	1	1 1/	0 35.67% 5 70.45% 1 60.98%
	Retail	3,178	646	406	33	73	293	73.24%	3,083	620	527	26	5 70	378	71.60%	3,000	598	632	26	68	445	70.45%
POLAND	of which: SME	1,330	447	202	7	4	129	63.89%	1,293	424	262	e	5 40	163	62.11%		404	314	6	39	195	
	Secured by mortgages on immovable property	11,585	386	8	S	19	4	49.22%	11,531	410	117	4	1 20	54	46.22%	11,483	427	147	4	22	65	5 44.02%
	of which: SME	76	29	e	0			50.03%	73	28	9	0	2	4	47.34%	71	27	12	0	2	5	46.13%
	Items associated with particularly high risk	0	0	(0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Covered bonds	0	0	(0	((0.00%	0	0	0	(0 0	(0.00%	0	0	0	0	0	ſ	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0			0.00%	0	0	0	(0 0		0.00%	0	0	0	0	0	ſ	0.00%
	Collective investments undertakings (CIU)	0	0	(0			0.00%	0	0	0	(0 0		0.00%	0	0	0	0	0	ſ	0.00%
	Equity	0	0	(0			0.00%	0	0	0	(0 0		0.00%	0	0	0	0	0	ſ	0.00%
	Securitisation																				<u> </u>	4
	Other exposures	0	0	(0		0	0.00%	0	0	0	(0 0	(0.00%	0	0	0	0	0		0.00%
	Standardised Total	23,485	2.142	552	45	107	368	66.53%	23.224	2.201	754	36	106	477	63.31%	22.781	2,466	932	36	107	571	61.19%

0.00%

0

0

0

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0

0 0.00%

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0

												Baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 S exposure ex	Stage 2 St xposure exp	age 3 posure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	347	7 0	0			0	0.00%	347	0		0	0	0.00%	347	0	0	0	0	0	0.009
	Central governments	4.638	38	3		1	1	40.00%	4,596	77	6	1	1	2 40.00%	4,552	118	10	1	2	4	40.009
	Regional governments or local authorities	0	0	0			0	0.00%	0	0		0	0	0.00%	0	0	0	0	0	0	0.005
	Public sector entities	0	0	0			0	0.00%	0	0		0	0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0	0			0	0.00%	0	0		0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0 0	0			0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Institutions	0	14	0	0	0	0	8.94%	0	13	0	0	0	0 8.82%	1	13	0	0	0	0	8.839
	Corporates	77	5	0	0	0	0	31.30%	78	4	1	0	0	0 25.53%	79	3	1	0	0	0	22.83
	of which: SME	0	0 0	0	(0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Retail	3,332	76	159	34	22	140	88.04%	3,241	110	216	35	29 18		3,160	130	277	34	33	241	87.02
SPAIN	of which: SME	0	0 0	0	(0	0	75.09%	0	0	0	0	0	0 74.44%	0	0	0	0	0	0	74.01
	Secured by mortgages on immovable property	0	0 0	0	(0	0	8.01%	0	0	0	0	0	0 8.50%	0	0	0	0	0	0	8.69
	of which: SME	0	0 0	0	(0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Items associated with particularly high risk	0	0 0	0	(0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
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	Securitisation													-							
	Other exposures	0	0 0	0			0	0.00%	0	0		0	0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	8,394	133	163	37	23	141	87.01%	8,262	205	223	36	30 19	2 85.99%	8,137	264	288	35	35	245	85.15%

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA

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Collective invasculations (CU) 0 <th< td=""><td>FRANCE</td><td>Randurehad Total (okER,%) Canbra konis Canbra konis Canbra konis Canbra konis Canbra downamatako Canbra down</td><td>Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331</td><td>Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3</td><td>Stock of provisions for Stage 1</td><td>provisions for Stage 2 exposure 0 2 0</td><td>provisions for Stage 3 exposure 0 1</td><td>Coverage Patio - Stage 3 0.09%. 0.00%. 0.09%</td><td>Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2</td><td>Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1</td><td>Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57</td><td>31/12/2024 Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Coverage Ratio - Stage 3 exposure 0.00% 39.94% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%</td><td>Stage 1 exposure 4.616 0 118 0 0 2.254</td><td>Stage 2 exposure 0 377 0 0 0 1 1 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>provisions for Stage 2</td><td>provisions for Stage 3</td><td>Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.</td></th<>	FRANCE	Randurehad Total (okER,%) Canbra konis Canbra konis Canbra konis Canbra konis Canbra downamatako Canbra down	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Coverage Patio - Stage 3 0.09%. 0.00%. 0.09%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% 39.94% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
Anno -1 -2 -	FRANCE	Readworked Total (doi:16.8, %) Control biols	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Coverage Ratio Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.1.10% 0.00% 0.00% 0.00%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 0.00% 39.94% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 expessive 0.00 0.01 0.01 0.01 0.01 0.01 0.01 0.0
Securitation Image: Constraint of the security of the	FRANCE	(cb) DA, S) Control Rooks Cont	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Coverage Batio - Stage 3 exposure 0.09% 20.05% 0.09% 21.37% 34.14% 74.65% 21.37% 21.37% 21.37% 21.37% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coversage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 exposure 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
	FRANCE	Readvarback Total (min EUK, %) Canciral backs (min EUK)	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Coverage Patio Stage 3 exposure 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.1.27% 0.1.27% 0.05% 0.05% 0.05% 0.05% 0.05%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - stage 3 2 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rat Stage 3 exposure 0 (1 20.1 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 1 6 (1 0.0 0 0 (1 0.0 0 0 (1 0.0 0 0 (1 0.0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0
	FRANCE	Readvarback Total (doi 10.8, %) Scatter Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according to the Stands of the Stands (doi 10.8, %) Cathel according the Stands of the Stands (doi 10.8, %)	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Coverage Patio Stage 3 exposure 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.1.27% 0.1.27% 0.05% 0.05% 0.05% 0.05% 0.05%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - stage 3 2 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rat Stage 3 exposure 0 (1 20.1 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 8 (1 31.1 72.2 1 6 (1 0.0 0 0 (1 0.0 0 0 (1 0.0 0 0 (1 0.0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0
	FRANCE	(chi Eliv, s) Control devotes Control accorrenation Control accor	Stage 1 exposure 335 4.835 0 0 0 119 0 0 2.223 9 0 0 3 3 3 331	Stage 2 exposure 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 2 0	provisions for Stage 3 exposure 0 1	Concerage Ratio - Stage 3 expose 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 355 4.722 0 0 0 119 0 0 2.284 89 2 2	Stage 2 exposure 0 263 0 0 0 1 1 0 31 6 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 57	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Bates 5 stage 3 expours 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 4.616 0 118 0 0 2.254	Stage 2 exposure 0 377 0 0 0 1 1 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rat Stage 3 exposure 0.0 0.0 0.0 0.0 0.0 0.0 1.0 1.0 1.0 1.0

												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	138	0	0 0	0	0	(0.00%	138	0) (0 0	0 0	0.00%	138	0	(0	(0.009
	Central governments	2.045	61	1 3	1	1		40.00%	2.015	88	7		1 2	2 3	40.00%	1.977	122	11	1			4 40.009
	Regional governments or local authorities	0	0) 4	0	0		58,49%	0	0	4	1	0 0	2	58.47%	0	0	6	0	(0 0.009 4 40.009 2 58.459
	Public sector entities	0	0	0 0	0	0	(0.00%	0	0	0) (0 0	0 0	0.00%	0	0	(0	(0.009
	Multilateral Development Banks	0	0	0 0	0	0	(0.00%	0	0	0)	0 0	0 0	0.00%	0	0	(0	0		0.009
	International Organisations	0	0	0 0	0	0	(0.00%	0	0	0)	0 0	0 0	0.00%	0	0	(0	0		0.009
	Institutions	23	1	1 (0	0	(23.43%	22	1	1		0 0	0 0	21.29%	22	1	1	. 0	0		0 20.329 7 79.719
	Corporates	14	5	5 8	0	0		85.17%	15	3	9)	0 0	7	82.50%	15	2	5	0	0		7 79.719
	of which: SME	1	0	4	0	0	4	99.58%	1	0	4		0 0	4	99.02%	1	0	4	0	(4 98.429
	Retail	982	33	113	14	7	65	57.69%	945	40	142	1	10	83	58.50%	915	43	170	12	11	10	0 59.129
ITALY	of which: SME	8	1	1 5	0	0		93.74%	7	1	9)	0 0	9	91.97%	7	1	10	0	(9 90.229
	Secured by mortgages on immovable property	137	19	11	0	0		57.97%	133	21	13	8	0 0	7	53.72%	132	21	14	0	(4 98.429 0 59.129 9 90.229 7 50.399 5 78.769
	of which: SME	0	0	2 7	0	0		78.82%	0	0	7	7) (5	78,79%	0	0	1	0			5 78,769
	Items associated with particularly high risk	0	0	0	0	0		0.00%	0	0) (0	0	0.00%	0	0		0			0.009
	Covered bonds	0	0	0	0	0		0.00%	0	0) (0	0	0.00%	0	0		0			0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0		0.00%	0	0	0		0 0	0 0	0.00%	0	0	0	0			0.009
	Collective investments undertakings (CIU)	0	0	0 0	0	0	(0.00%	0	0	0)	0 0	0 0	0.00%	0	0	(0	(0.009
	Eauity	0	0		0	0	(0.00%	0	0				0	0.00%	0	0		0	(0.009
	Securitisation																					
	Other exposures	0	0		0	0	(0.00%	0	0				0	0.00%	0	0		0	(0 0.009
	Standardised Total	3,338	119	139	16	9	83	58.90%	3,269	154	174	14	12	102	58.50%	3,199	189	205	14	14	12:	1 58.28%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 86,441 48,024 85,441 26.20 53,758 13,442 54,089 32.78 3.022 33.13 3.054 29.41% 280 32.39 30.00% 16.20% 46.90% 47.32% 70.97% 30.009 20.299 47.185 2.710 3.285 45.97 49.3 73.39% 20.88% 22.12% 55.50% 77.1 25.8 31.05 0.00 0.00% 0.00 0.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	35,200	0		1) ()	0.00%	35,200	0	0) (0 0	0	0.00%	35,200	0	0	0		0	0.005
	Central oovernments	3,320	828	17	1 :	1 14	1 1	3 7.73%	3,637	487	195	1	1 7	23	11.68%	3,659	453	207	1	5	27	13.29
	Regional governments or local authorities	0	0		1) ()	40.00%	0	0	0) ()	0 0	0	40.00%	0	0	0	0	0	0	40.00
	Public sector entities	0	0)))	0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0		0	0.00
	Multilateral Development Banks	0	0			0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00
	International Organisations	0	0		1))	0.00%	0	0	0)	0 0	0	0.00%	0	0	0	0		0	0.00
	Institutions	25	7		1) (0	0 76.75%	24	8	1		0 0	1	76.75%	25	6	1	0		1	76.69
	Corporates	159	217	3		2 12	3	76,76%	181	174	60) 1	1 9	42	70.21%	189	151	75	1	8	50	66.95
	of which: SME	7	25		2		2	68.25%	10	20	5		2	3	67.73%	12	16	7	0	1	5	66.47
	Retail	1	s		L I	2	2	65.92%	1	5	1		2	0	66.82%	1	5	1	0	1	1	67.12
NETHERLANDS	of which: SME	1	0		L I) (0	60.27%	1	0	1		0 0	0	60.71%	1	0	1	0		0	61.04
	Secured by mortgages on immovable property	768	1,155	11	1		1	10.81%	884	969	189		5	18	9.71%	931	876	235	0	4	22	9.33
	of which: SME	53	96		3		1	10.01%	67	79	6	5 0	0 0	1	9.28%	69	73	9	0		1	9.04
	Items associated with particularly high risk	0	0		1	0 (0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0		1	0		0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0		0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		1) (0	0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0		0	0.00
	Collective investments undertakings (CIU)	0	0		1	0 (0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0		1 1	0 (0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Securitisation																					4
	Other exposures	0	0		1	0 (0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	39,473	2,212	33	1	36	5	7 17.14%	39,927	1,642	446	3	23	85	18.99%	40,005	1,492	518	3	18	101	19.47%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks	21,041	0		0	0 0	(0.00%	21,041	0	0	(0 0	0	0.00%	21,041	0	0	0	0	0	
	Central governments	4,004	3,838	1	9	4 5		36.41%	5,689	2,134	37		4	13	36.62%	5,867	1,947	46	2	4	17	36
	Regional governments or local authorities	0	0		0	0 0	(0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0
	Public sector entities	0	0		0	0 0	(0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0		0	0 0	(0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0
	International Organisations	0	0		0	0 0	(0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	
	Institutions	79	20		1	0 0	(10.08%	86	11	3	(0 0	0	9.55%	86	10	4	0	0	0	9
	Corporates	5	284		S	0 1		34.76%	8	277	10	0	1	3	31.96%	8	273	14	0	1	4	29
	of which: SME	0	5		1	0 0		76.85%	0	4	2	0	0 0	1	76.86%	0	4	2	0	0	2	76
	Retail	205	28	1	1	3 4	10	94.84%	194	35	16	2	2 5	15	94.82%	186	38	21	2	5	20	94
GERMANY	of which: SME	205	28	1	0	3 3	10	94.98%	193	35	15	2	2 5	15	94.97%	185	37	21	2	5	20	94
	Secured by mortgages on immovable property	1	0		0	0 0		44.50%	1	0	0	0	0 0	0	42.97%	1	0	0	0	0	0	40
	of which: SME	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.
	Items associated with particularly high risk	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.
	Covered bonds	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.1
	Equity	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																			(
	Other exposures	0	0		0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.1
																						40.00

												Adverse Scenaric	•								
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 Sta exposure exp	ons for ge 3 Coverage R	tio - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for pr	Stock of rovisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	14,326	0		0 1	0 0	0	0.00%	14,326	0	0	0	0	0 0	00% 14,3	16 (0 0	0	0	0	0.0
	Central governments	7,653	1,324		9	13	3	40.00%	8,038	926	21	2	17	9 40	00% 7,8	1,09	34	2	21	14	40.00
	Regional governments or local authorities	0	0		0	0		63.22%	0	0	0	0	0		99%	0 (0	0	0	0	62.70
	Public sector entities	0	0		0	0		0.00%	0	0	0	0	0		00%	0 (0	0	0	0	0 62.709
	Multilateral Development Banks	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.009
	International Organisations	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.009
	Institutions	251	54	1	6 1	2	2	13.95%	249	48	24	0	1	3 14	71% 2	17 48	5 28	0	1	4	14.559 32.699
	Corporates	685	438	17	3	5	52	30.26%	803	253	241	3	2	79 33	71% 8	16 211	5 274	3	2	90	32.699
	of which: SME	128	41	1	6	. 0	*	21.93%	123	41	21	1	0	6 23	51% 1	4 3	5 26	1	0	8	29.629
	Retail	1	0	11	6 1	0	0	0.15%	1	0	116	0	0	0 0	19%	1 (116	0	0	0	0.21%
BELGIUM	of which: SME	1	0		0	0	0	35.13%	1	0	0	0	0	0 40	04%	1 (0 0	0	0	0	40.30%
	Secured by mortgages on immovable property	147	30		1 1	0	0	21.35%	149	27	2	0	1	0 25	89% 1	16 31	2	0	1	1	28.22%
	of which: SME	4	1		1 1	0	0	18.83%	4	1	1	0	0	0 24	82%	3	1 1	0	0	0	30.11%
	Items associated with particularly high risk	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0	0	0	0	0	0.00%
	Covered bonds	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.00%
	Equity	0	0		0	0	0	0.00%	0	0	0	0	0	0 0	00%	0 0	0 0	0	0	0	0.00%
	Securitisation																				4
	Other exposures	0	0		0 1	0		0.00%	0	0	0	0	0		00%	0	0	0	0	0	0.00%
	Standardied Total	22.062	1 946	21		20	60	19 5004				6		62 22	22.21	7 1 293	466			100	22 926

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

Image: Normal and the second of the		Central banks Central governments Regional governments or local authorities Public sector entities	exposure 0			Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3				Stock of provisions for	provisions for	provisions for	Stage 3				Stock of provisions for	provisions for	provisions for
Image: base series in the series in		Central banks Central governments Regional governments or local authorities Public sector entities	exposure 0			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for	provisions for	provisions for	Stage 3				provisions for	provisions for	provisions for
Application		Central banks Central governments Regional governments or local authorities Public sector entities	0 11,861	0						/						exposure	exposure	exposure	exposure			
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NUME Image: Control of the		Regional governments or local authorities Public sector entities			0		0 0				0	0		0 0	0		0		0 0	0	0	0
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Add mean 1 0 0 0 0 </th <td></td> <td>Regional governments or local authorities</td> <td>0</td> <td>0</td> <td>(</td> <td>(</td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td>0</td> <td>(</td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>-</td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td>		Regional governments or local authorities	0	0	((0 0	0	0.00%	0	0	0	(0 0	0	0.00%	0	-	0 0	0	0	0
Automate lasis		Public sector entities	0	0	((0 0	0	0.00%	0	0	0	(0 0	0	0.00%	0	-	0 0	0	0	0
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AUSTRALIA of windows 2012 of windows 2012 <tho 2012<="" th="" windows=""> of windows 2012<td></td><td>Retail</td><td>312</td><td>58</td><td>15</td><td></td><td>5 10</td><td>14</td><td>92,19%</td><td>290</td><td>69</td><td>26</td><td>4</td><td>12</td><td>24</td><td>91.57%</td><td>282</td><td>6</td><td>7 36</td><td>4</td><td>12</td><td>33</td></tho>		Retail	312	58	15		5 10	14	92,19%	290	69	26	4	12	24	91.57%	282	6	7 36	4	12	33
Conditionant sheeparkee Dial Di	AUSTRALIA	of which: SME	0	0	((0 0) (72.60%	0	0	0	(0 0	0	72.60%	0		0 0	0	0	0
Immunocidare data diversification data data data data data data data dat		Secured by mortgages on immovable property	755	1,749	117	1	1 32	15	16.44%	712	1,623	285	1	1 33	42	14.66%	731	1,400	0 490	1	29	68
Control for the state of the state		of which: SME	377	755	57	1	1 14	11					1	1 15	22		389	57	4 226	1	13	35
Constrained O <tho< th=""> O <tho< th=""><td></td><td>Items associated with particularly high risk</td><td>34</td><td>152</td><td>6</td><td>(</td><td>0 4</td><td>4</td><td>64.33%</td><td>25</td><td>147</td><td>20</td><td></td><td>6</td><td>13</td><td>64.66%</td><td>19</td><td>13</td><td>6 37</td><td>0</td><td>6</td><td>24</td></tho<></tho<>		Items associated with particularly high risk	34	152	6	(0 4	4	64.33%	25	147	20		6	13	64.66%	19	13	6 37	0	6	24
Califichie Insultationg (CU) 0			0	0		0	0 0	0 0	0.00%	6	0	0		0 0	0	0.00%	0		0 0	0	0	0
Carbon C <td></td> <td>Claims on institutions and corporates with a ST credit assessment</td> <td>0</td> <td>0</td> <td></td> <td>(</td> <td>0 0</td> <td>0 0</td> <td>0.00%</td> <td>6</td> <td>0</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td>		Claims on institutions and corporates with a ST credit assessment	0	0		(0 0	0 0	0.00%	6	0	0		0 0	0	0.00%	0		0 0	0	0	0
Carbon 0 <td></td> <td>Collective investments undertakings (CIU)</td> <td>0</td> <td>0</td> <td></td> <td>(</td> <td>0 0</td> <td>0 0</td> <td>0.00%</td> <td>6</td> <td>0</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td>		Collective investments undertakings (CIU)	0	0		(0 0	0 0	0.00%	6	0	0		0 0	0	0.00%	0		0 0	0	0	0
Scrittarian Image: Scritta			0	0		(0 0	0 0	0.00%	6	0	0		0 0	0	0.00%	0		0 0	0	0	0
		Other exposures	0	0		(0 0	0 0	0.00%	6	0	0		0 0	0	0.00%	0	1	0 0	0	0	0
		Standardised Total	5.266	2.747	141	7	7 47	38	27.20%	5.463	2.355	336	6	53	80	23.88%	5,494	2.090	570	5	49	128
						31/12/2022							31/12/2024			_				31/12/2025		
ali ali fati andi ali ali fati ali ali ali ali ali ali ali ali ali al						31/12/2023							31/12/2024							31/12/2025		

	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1.060	0	0	0	0	0	0.00%	1.050	0	0	0	0	0	0.00%	1.060	0	0	0	0	0	0.00%
	Central ovvernments	2,366	5,439	26	3	46	11	43.30%	3,781	3,979	71	3	42	29	40.99%	4,136	3,584	110	3	44	45	40.56%
	Regional governments or local authorities	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	43.11%	0	0	0	0	0	0	44.08%	0	0	0	0	0	0	41.38%
	Corporates	598	356	45	6	8	23	50.48%	617	285	97	4	7	48	49.10%	607	252	141	4	5	63	45.02%
	of which: SME	176	79	12	2	2	5	45.28%	170	71	26	1	2	12	46.49%	169	59	40	1	1 1	17	42.68%
	Retail	2,598	1,184	448	47	181	358	79.80%	2,656	914	661	32	136	522	79.00%	2,626	786	819	30	106	632	77.20%
POLAND	of which: SME	1,007	754	216	8	97	159	73.37%	1,091	574	313	7	75	227	72.48%	1,082	504	392	7	60	277	70.65%
	Secured by mortgages on immovable property	11,301	662	94	13	41	52	55.11%	11,234	664	158	7	43	81	51.34%	11,213	632	212	6	40	102	48.29%
	of which: SME	59	44	6	1	5	4	60.51%	61	37	12	0	4	7	58.70%	60	34	17	0	4	10	56.96%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					1
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	17,923	7,642	614	69	275	444	72.31%	19,349	5,843	987	46	228	680	68.88%	19,643	5,255	1,281	43	195	842	65.73%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 Sta exposure exp	age 2 Iosure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	342						0.00%	347					0	0.00%	242		0	^		0	0.01
	Central governments	4 414	200		0	0	0	40.00%	29/	202			0	0	40.00%	4 241	412	2	0	0	10	40.0
	Regional governments or local authorities	1.111						0.00%	1.000			â	0	0	0.00%	0	0	0	â	6		10.0
	Public sector entities	, in the second s	0			Ň	ő	0.00%	0	0		0	0	0	0.00%	0	0	0	ő	ő	0	0.00
	Multilateral Development Banks	ů	0		0	ő	0	0.00%	0	0		0	0	0	0.00%	0	0	0	ů.	ů.	0	0.00
	International Organisations	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Institutions	0	14	(0	0	0	11.95%	0	13	(0	0	0	11.63%	0	13	0	0	0	0	11.55
	Corporates	73	8	1	0	0	0	31.19%	72	7		0	0	1	27.62%	74	5	4	0	0	1	24.5
	of which: SME	0	0	(0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.0
	Retail	3,277	110	180	49	33	164	91.41%	3,151	158	25	39	41	233	90.45%	3,076	160	332	37	40	297	89.48
SPAIN	of which: SME	0	0	(0	0	0	85.69%	0	0		0	0	0	86.69%	0	0	0	0	0	0	85.38
	Secured by mortgages on immovable property	0	0	(0	0	0	13.07%	0	0		0	0	0	14.12%	0	0	0	0	0	0	14.23
	of which: SME	0	0	(0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Items associated with particularly high risk	0	0	(0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0	(0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0	(0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00
	Equity	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Securitisation																					
	Other exposures	0	0	197	0	0	0	0.00%	0	0	277	0	0	0	0.00%	7 729	0	0	0	47	0	0.00
/	Standardised Total	8,111	391	187	51	37	167	89.30%	7,930	482	277	41	47	241	86.79%	7,738	590	362	39	47	308	85.224

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2023 EU-wide Stress Test: Credit risk STA ING Groep N.V.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min FLR	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	
	Central banks	6,820			0	0	0	0.00%	6,820	0	0	0	0	0	0.00%	6,820			0	0		
	Central governments	234	48	1	0	1	0	39.59%	245	36	2	0	1	1	39.59%	240	40	3	0	1		
	Regional governments or local authorities	-	0	0	0	0	0	40.09%	0	0	0	0	0	0	40.09%	0	0	0	0	0		
	Public sector entities Multilateral Development Banks	2.183	146	0	0	°	0	0.00%	2.196		0	0	0	0	0.00%	2 171	155	0	0	0		
	Multilateral Development Banks International Organisations	2,103	140	-	0		0	0.00%	2,190	132		0	2	1	0.00%	2,171	150	6	0	2		
	Testitutions		1	0	0	0	0	11.49%	1	1	0	0	0	0	12.08%	1	1	0	0	0		
	Corporates	281	85	12	2	2	4	29.51%	281	79	23	1	2	7	30.99%	293	56	32	1	1		
	of which: SME	31	4	1	0	0	0	43.17%	30	5	1	0	0	1	43.03%	29	5	2	0	0		
	Retail	35	11	3	0	1		31.79%	40	7	5	0	0	2	34.25%	39	2	6	0	0		
LUXEMBOURG	of which: SME	35	5 10		0	1	1	31.38%	37	7	5	0	0	2	33.80%	36	7	6	0	0		
	Secured by mortgages on immovable property	197	7 45	17	0	1	1	4.89%	190	42	28	0	0	2	5.58%	185	3	36	0	0		
	of which: SME Items associated with particularly high risk	57	2 7	3	0	0	0	5.11%	54	7	6	0	0	0	4.23% 3.05%	52	6	8	0	0		
	Covered bonds	33		2	0	0	0	0.00%	33	010	2	0	0	0	0.00%	32		6	0	0		
	Claims on institutions and corporates with a ST credit assessment			0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		
	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	0	ő	0	0	0	0.00%	0		0	0	0		
	Equity		0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0		
	Securitisation																					
	Other exposures Standardised Total	9.787	354	0	0	0	0	0.00%	0 9.805	0	67	0	0	0	0.00%	0 9.781	308		0	0	1	
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
			1		1	Stark of	Stock of					31/12/2024		Shark of						Shork of	Stock of	
	- Cele DR	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	*
	Central banks	exposure %)	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 35	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00%	exposure 35	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	×
	Central banks Central overnments	exposure	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.90%				31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91%		exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	~
	Central banks Central overnments Regional overnments or local authorities	exposure %)	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.90% 0.00%	exposure 35	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91% 0.00%	exposure 35	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	~
	Central banks Central overnments	exposure %)	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.90%	exposure 35	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91%	exposure 35	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central opverments Regional governments or local authorities Public sector entities	exposure %) 2.692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2 2,300 1 0 2 2,300 1 0 2 2,300 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.90% 0.00% 31.85% 0.00%	exposure 35 4.010 0 0 115 115 0	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91% 0.00% 31.89% 0.00%	exposure 35 4,194 0 0	exposure	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Contral averaments Resional severaments Challe averaments Contral severaments average average average Average average Toternational Contrals average Institutional	exposure %) 2,692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2,300 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.90% 0.00% 31.85% 0.00% 9.48%	exposure 35 4.010 0 115 0 2,215	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91% 0.00% 31.86% 0.00% 9.47%	exposure 35 4.194 0 0 114 0 2,136	exposure	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
	Central Sunita Central Aurorementes Essensa denormentes terza authoritise Padrie sector autoritise Multitatoral Devolomente Essense Esterzatoria de Secantatione Essettationes Concortes	exposure %) 2.692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2 2,300 1 0 2 2,300 1 0 2 2,300 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.00% 0.00% 0.00% 31.85% 9.45% 31.37%	exposure 35 4.010 0 0 115 115 0	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91% 0.00% 31.88% 0.00% 9.47% 29.90%	exposure 35 4.194 0 0 114 114 0	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	×
	Control lavois Control averaments Recipital overaments for lavoit authorities Public sector and million Hultitatural Development Banks International Constraintion Companies Companies	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.00% 39.90% 0.00% 0.00% 0.00% 9.45% 31.37% 47.60%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.91% 0.00% 0.00% 0.00% 9.47% 29.90% 47.50%	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
ERANCE	Entrol tanks Could a cover meets or local automatics Record a cover meets or local automatics Record a	exposure %) 2,692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2,300 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.00% 0	exposure 35 4.010 0 115 0 2,215	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.47% 29.90% 47.60% 81.19%	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
FRANCE	Centre lawks Centre discoversments Centre discoversments Centre discoversments Centre discoversments Centre discoversments Centre discoversment Centre disco	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.00% 0.00% 0.00% 31.8% 0.00% 0	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 0	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
FRANCE	Entrol tanks Could a cover meets or local automatics Record a cover meets or local automatics Record a	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.00% 0	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.47% 29.90% 47.60% 81.19%	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
FRANCE	Centre la textes Centre d'accessment Robert de conservances Robert de conservances Robert de conservances Robert de conservances Robert de conservances d'action de Conservance d'action de Conservance d'action de Robert de conservances Robert de conserv	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00%, 39.01%, 0.00%,00%,00%,00%,00%,00%,00%,00%,00%,00	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
FRANCE	Cache looks Cache an exercise Cache an exercise Relation of exercise antibuly title Relation of exercise antibuly Relation of exercise Caracterise Caracterise Relation Relati	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.00% 0.00% 0.00% 0.00% 31.86% 0.00% 31.37% 63.70% 0.00% 31.47% 0.00% 2.61% 0.00%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.01% 0.00% 30.01% 0.00% 31.88% 0.00% 31.89% 0.00% 31.89% 0.00% 31.89% 0.10% 31.89% 0.10% 31.79% 0.10% 31.79% 0.10% 31.79% 0.10% 0.00%	exposure 35 4.194 0 0 114 0 2,136	exposure 775 0 0 0 0	exposure 0 30 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
FRANCE	Centre lawks Centre disserts Centre disserts Exclusion Centre disserts Exclusion Centre disserts Exclusion Centre	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.1.37% 0.37.18% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.194 0 0 114 0 2,136	exposure 725 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 173 6 6 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
FRANCE	Control textors Control decommends Control decommends Relative to presente Meditative to presente Meditative to presente terrestante decommenda	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.00% 0.00% 0.00% 0.00% 31.8% 31.37% 47.6% 31.37% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.01% 0.00% 30.01% 0.00% 31.86% 0.00% 31.86% 0.00% 31.86% 0.00% 31.86% 0.00% 31.87% 43.57% 31.77% 3.17% 2.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.194 0 0 114 0 2,136	exposure (775 (6 5 5 6 6 7 7 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	exposure 0 0 0 0 0 0 0 0 133 6 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1
FRANCE	Cache lands: Cache an event of the Cache and	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.1.37% 0.37.18% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.194 0 0 114 0 2,136	exposure 725 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 133 6 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	or 1
FRANCE	Control textors Control decommends Control decommends Relative to presente Meditative to presente Meditative to presente terrestante decommenda	exposure %)) 2,592 0 0 0 113 0 0 2,297 82 82 2 2 2 2 2 2 2 2	exposure 2,300 1 (0) 1 (0)	exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 39.00% 0.00% 0.00% 0.00% 31.8% 31.37% 47.6% 31.37% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.010 0 115 0 2,215 84 2	exposure 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Stage 3 exposure 0.00% 39.01% 0.00% 30.01% 0.00% 31.86% 0.00% 31.86% 0.00% 31.86% 0.00% 31.86% 0.00% 31.87% 43.57% 31.77% 3.17% 2.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 35 4.194 0 0 114 0 2,136	exposure (775 (6 5 5 6 6 7 7 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	exposure 0 0 0 0 0 0 0 0 133 6 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1

					31/12/2023							31/12/2024							31/12/2025			1
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for provis Stage 1 Sta	ions for pro	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	138	0		0	0		0.00%	138	0	0	0	0	0	0.00%	138	0	0	0	0	(0.00
	Central governments	1,443	661		2	8		40.00%	1,684	405	20	1	8	8	40.00%	1,655	426	29	1	9	12	2 40.0
	Regional governments or local authorities	0	0		0	0		58.48%	0	0	4	0	0	2	58.44%	0	0	4	0	0	2	2 58.4
	Public sector entities	0	0	-	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	International Organisations	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Institutions	22	2		0			33.42%	21	2	1	0	0	0	32.39%	20	2	2	0	0	1	1 31.5
	Corporates	7	11		0			84.93%	10	5	11	0	0	8	77.54%	11	4	11	0	0	٤	8 75.3
	of which: SME	1	0		0			99.59%	1	0	4	0	0	4	98.82%	1	0	4	0	0	4	4 98.1
	Retail	954	49	12	21	13	2	61.95%	910	53	164	19	14	103	62.89%	870	53	204	17	14	125	9 63.4
ITALY	of which: SME	7	1		0			94.38%	7	1	10	0	0	9	92.11%	7	1	10	0	0	s	9 90.3
	Secured by mortgages on immovable property	118	37	1	1	2		59.58%	119	32	16	0	2	9	53.45%	115	31	21	0	2	10	0 49.1
	of which: SME	0	0		0			78.81%	0	0	7	0	0	5	78,75%	0	0	7	0	0	9	5 78.7
	Items associated with particularly high risk	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Covered bonds	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Eaulty	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Securitisation																					4
	Other exposures	0	0		0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Standardised Total	2,681	761	155	24	23	9	61.94%	2,882	498	216	21	25	131	60.55%	2,808	517	271	19	25	163	3 60.03

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/12	1/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-188		A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	2.130	0	571	0	1.672	1.365	428	361	28	24	2	2	5	17%
	Connectes - Of Whith: Sharialised Lendisn	122	0	19	0	4	1	118	106	0	0	0	Ó	Ó	-
	Corporates - Of Which: SME	1,247	0	254	0	1.068	899	144	122	15	13	1	1	2	16.34%
	Retail	32	0	2	0	22	20	8	7	3	2	0	0	1	21.36%
	Retail - Secured on real estate property	4	0	1	0	2	2	1	1	1	1	0	0	0	14,73%
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME	4	0	1	0	2	2	1	1	1	1	0	0	0	14,73%
Ind droep iv.v.	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	h
	Retail - Qualifying Revolving	0	0	Ó	0	Ó	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	28	0	6	0	19	18	7	6	2	2	0	0	0	24.31%
	Retail - Other Retail - Of Which: SME	28	0	6	0	19	18	7	6	2	2	0	0	0	24.31%
	Retail - Other Retail - Of Which: non-SME	0	0	Ó	0	Ó	0	0	0	0	0	0	0	0	-
	touty														
	Securitisation														
	Other non-credit obligation assets														1
	IRS TOTAL	2.162	0	579	0	1.694	1,385	436	368	30	26	2	2	5	17.12%

								31/1	1/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min ELR, %)	A-IFB		A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	176	0	41	0	10	2	160	142	5	5	0	0	1	27
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	24	0	4	0	17	16	6	5	1	1	0	0	0	6
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETHEROARDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	200	0	45	0	27	25	166	147	7	6	0	0	2	23

									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-388	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	6	Ó	4	0	0	0	6	0	Ó	Ċ.	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	Ċ.	0	0	0	0	0	0	Ċ.	Ċ.	0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERGINA	Retail - Secured on real estate property - Of Which: non-	0	Ċ.	0	0	0	0	0	0	Ċ.	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Zaulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL												0		

								31/1	2/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)	A-198		A-198		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														(
	Central opvernmenta														1
	Institutions														
	Corporates	22	0	8	0	13	10	7	5	3	2	0	0	1	18%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	8	0	4	0	4	4	3	2	1	1	0	Ó	0	37%
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														1
DECOION	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	30	0	12	0	17	14	9	7	4	3	0	0	1	24%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

Public guarantees - Actual

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB		F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central oovernments														
	Institutions														
	Corporates	0	0	Ó	0	0	0	0	0	Ċ.	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	Ó	0	0	0	0	0	Ó	0	0	0	0	-
	Retail - Secured on real estate property														1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
UNTILE STATES	Retail - Secured on real estate property - Of Which: non-	ô	ô	Ó	Ó	0	0	0	0	0	0	Ó	0	0	-
	Retail - Qualifying Revolving														1
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														1
	IR5 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks										1	1		1	
	Central assersments														
	Institutions										1	1		1	
	Corporates	0	0	0	0	0	0	0	0	9	0	0	9	. 0	
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME												1		
	Retail	0	0	0	0	0	0	0	0	9	0	0	0	0	
	Retail - Secured on real estate property														
AUSTRALIA	Retail - Secured on real estate property - Of Which: SNE												1		
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	9	0	0	0	0	
	Retail - Qualifying Revolving														
	Peteil - Other Patel												1		
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitiation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	1,847	0	458	0	1,599	1,304	234	196	13	11	2	1	2	1.
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	-
	Retail - Secured on real estate property														
POLAND	Retail - Secured on real estate property - Of Which: SME														
POLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	185 TOTAL	1.847	0	458	0	1.522	1.304	234	196	13	11	2	1	2	13

								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-188	F-IRB		F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	5	0	3	0	2	2	3	2	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL	5	0	3	0	2	2	3	2	0	0	0	0		-

EBA RUNCOVEAN ALTHORETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e valoes	Risk expose	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)	A-IRB		A-118		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Ratail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Easity														
	Securitiation														
	Other non-credit oblication assets														
	TER TOTAL														

							31/1	2/2022						
	Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	37	0	42	0	14	13	17	15	6	5	0	1	1	14%
	0	Ó	0	0	0	0	0	0	0	Ó	Ó	0	0	-
	0	Ó	0	0	0	0	0	0	0	Ó	Ó	0	0	-
														-
														-
	37	0	49	0	14	13	17	15	6	5	0	1	1	14%
	(de LLA, V.) Control of many sources Control of many sources Controls of many sources Contro	pica Data Seria Constanti a Co	behavio heals b	Data Black, No Am Participation Contradication Image: Contradication of the Image: Contread image: Contradicationof the Image: Contradicat	Alia Fail Alia Fail Fail <th< td=""><td>Image: Control of the sector of the</td><td>Image: Description of the sector of</td><td>Contrast of the sector of the secto</td><td>Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<></td><td>International problem (1998) International problem (1998) <th< td=""><td>Control of the sector of the sector</td><td>Alternational and another and a set of the set of the</td><td>Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<></td><td>Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<></td></th<></td></th<>	Image: Control of the sector of the	Image: Description of the sector of	Contrast of the sector of the secto	Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	International problem (1998) International problem (1998) <th< td=""><td>Control of the sector of the sector</td><td>Alternational and another and a set of the set of the</td><td>Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<></td><td>Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<></td></th<>	Control of the sector	Alternational and another and a set of the	Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<>	Contraction Contraction <thcontraction< th=""> <thcontraction< th=""></thcontraction<></thcontraction<>

									2/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-188	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	27	0	3	0	27	23	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME								-	-					
	Equity								-	-					
	Securitisation								-	-					
	Other non-credit obligation assets														
	IRS TOTAL	27	0	3	0	27	23	0	0	0	0	0	0	0	

EBA RANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															10	IG Groep N.V															
															,	Aublic guarantees - I	aseline Scenario	2													
			Stege 1		Stage 2	31/12							Stage 1		Stage 2	31/12/							Stage 1		Stage 2	31/1	2/2025 Stage 3				
		Stage 1		Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Steps 1		Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for p Stage 2 exposure	Stock of rovisions for	verage Ratio - Stage 3 exposure
	(min BUR, %	exposure b)	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central oovernments																														
	Institutions Corporates	1.470	422	559	258	99	37	4	4	14	14%	1.421	414	540	242	167	60	3	4	22	13%	1.358	379	542	238	228	79	2	4	29	13%
	Conventes - Of Which: Snarialised Levries Conventes - Of Which: SME																														
	Retail Retail - Secured on real estate property	21	19	8	7	3	3	0	٥	1	21%	21	19	8	7	4	3	٥	0	1	20%	20	18	8	2	4	4	0	0	1	19%
ING Groep N.V.	Ratal - Secured on real estate property - Of Which: SME Ratal - Secured on real estate property - Of Which: ron-																														
	Retail - Oualifvino Revolvino Retail - Other Retail Data: - Other Datail - Of Movie 1995																														
	Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME Enable																														
	Securitization Other non-credit obligation assets																														
	IRE TOTAL	1.482	1.208	574	484	105	87	3	5	15	14.53%	1.436	1.171	550	463	175	145	2	4	23	13.33%	1.373	1.120	549	462	238	196	1	4	30	12.57%
																Aublic guarantees - I	aseline Scenario														
						31/12	2/2023				T					31/12/		-									2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3	overage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	verage Ratio -
	(min EUR, fr	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	toverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Stage 3 exposure
	(min BUR, %	5)	amount		amount		amount	expense	exposure	exposure			amount		amount		amount	exposure	exposite	exponente			amount		amount		amount	esponsie	exposure	expendie	
	Central covernments Institutions																														
	Corporates Corporates - Of Which: Soscielised Landing	10		157	125	\$	6	0	0	2	18%	10	5	154	123	12	9	0	0	2	15%	10	5	151	121	15	10	0 0	0	2	14%
	Corporates - Of Which: SME Rotal	17	16	6	5	2	2	0	0	0	6%	16	15	6	5	2	2	0	0	0	6%	16	15	6	5	3	2	0	0	0	6%
NETHERLANDS	Retail - Secured on real estate property Batal - Secured on real estate property - Of Which: SHE Batal - Secured on enal estate property - Of Which: rep.																														
	Retail - Qualifying Revolution	0	0	0	0	0	0	°	0	0 -		0	0	0	°	0	0	0	0	0		0	0	0	0	0	0	0 0	0	° .	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Ratal - Other Ratal - Of Which: non-SME Equity Security																														
	Securitization Other non-credit obligation assets																														
											154																				- 244
	Other non-credit oblication assets IRB TOTAL	28	25	160	142	13	n	0	0	2	15%	28	25	155	138	17	14	0	0	2	13%	28	25	152	135	20	17	• •	0	2	12%
		28	25	160	142	13	n	0	0	2	15%	28	25	155	138	17 Public guarantees - I		0	0	2	13%	28	25	152	135	20	17	•	0	2	12%
		28	25 Stage 1	160	Stage 2	31/12		0	0	2 Desk of	15%	28	25 Stage 1	155	0	31/12/	024		0	2 Real of	13%	28	25 Stage 1	152	135 Stage 2		2/2025 Stage 3	r o	0 Firek of	2 Dents of	12%
	988 TOTAL	Stage 1 exposure	Stage 1 exposure, of which ourranhead	160 Stage 2 exposure	Stage 2 exposure, of which marrated			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	15%	28 Stage 1 exposure	25 Stage 1 exposure, of which espanated	155 Stage 2 exposure	0	31/12/	024		Stock of provisions for Stage 2	2 Stock of provisions for Stage 3	13% Coverage Ratio - Stege 3 annoura	28 Stage 1 exposure	Stage 1 exposure, of which suprested	152 Stage 2 ecpssure	135 Stage 2 exposure, of which muranized			Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	12% verage Ratio - Stage 3 errosura
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	160 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Disck of provisions for Skape 1 exposure	D Stock of provisions for Stage 2 exposure	2 Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure	28 Stage 1 exposure	25 Stage 1 exposure, of which guaranteed amount	155 Stage 2 exposure		31/12/	024		8 Stock of provisions for Stage 2 exposure	2 Stock of provisions for Stage 3 exposure	13% Coverage Ratio - Stage 3 exposure	28 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	152 Stage 2 exposure	133 Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure	12% verage Ratio - Stage 3 exposure
	99 1094 Central lands Central lands Cantad Journmonth	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	2 Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure	28 Stage 1 exposure	Stage 1 exposure, of which guaranteed amsunt	153 Stage 2 exposure	0	31/12/	024		0 Stock of provisions for Stage 2 exposure	2 Stock of provisions for Stape 3 exposure	13% Coverage Ratio - Stage 3 exposure	28 Stage 1 exposure	Stage 1 Stage 1 esposure, of which guaranteed amount	152 Stage 2 exposure	Stage 2 stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	2 Stock of rovisions for Stage 3 exposure	12% verage Ratio - Stage 3 exposure
	per total. Consolitation (unit Sch, for Consolitationnements	28 Stage 1 exposure	Stage 1 exposure, of which guaranbed amount 0	160 Stage 2 exposure 1	Stage 2 exposure, of which guarantead amount			D Stock of provisions for Stage 1 strage 1 strage 1 o 0	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0	15% Coverage Ratio - Stage 3 exposure 11%	28 Stape 1 exposure 5	Stage 1 expose, of which guaranteed amount	153 Stage 2 exposure	0	31/12/	024		Stock of provisions for Stage 2 exposure	2 Stock of provisions for Stage 3 exposure	13% Coverage Ratio - Stope 3 exposure 10%	28 Stage 1 exposure 5	Stage 1 strage 1 which guaranteed amount	152 Stage 2 exposure	Stage 2 stage 2 which guaranteed amount 0			Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure 0	2 Stock of rovisions for Stage 3 exposure 0	12% verage Ratio - Stage 3 exposure 20%
	Seriori Lava Gentral Lava Colladore and Call Call Colladore Collad	28 Stage 1 exposule 5	Stage 1 exposure, of which guaranteed amount 0	160 Stage 2 езрожле 1	242 Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure 0	0 Stock of provisions for Stage 2 exposure 0	2 Stock of provisions for Stage 3 exposure 0		28 Stage 1 exposure 5	Stage 1 exposure, of which guaranteed amount 0	153 Stage 2 exposure	0	31/12/	024		Stock of provisions for Stage 2 exposure 0	2 Stock of provisions for Stage 3 exposure C		28 Stage 1 exposure 5 0	Stage 1 stage 1 which guaranteed amount	152 Ягаде 2 ехрозите 1	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stage 1 exposure	Stock of Stops 2 exposure 0 0	2 Stock of rovisions for Stage 3 exposure 0	22% verage Ratio - Stage 3 exposure 20%
67701010/	SHENDEL General Looks Control Association Control Associatio Control Association Control Association Control	5	Stage 1 exposure, of which guaranteed amount 0 0	160 Stage 2 exposure 1 0	242 Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0	2 Stock of provisions for Stage 3 exposure 0		28 Stage 1 exposure 5 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	0	31/12/	024		© Stock of Stage 2 exposure 0	2 Stock of provisions for Stage 3 exposure 0		28 Stage 1 exposure 5 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	135 Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of prositions for prositions for stops 2 exposure = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 =	2 Stock of rovisions for Stage 3 exposure 0	22%
GERMANY	Selected seals Centred seals Control seals Contr	5	Stage 1 exposure, of which guaranteed annount 0 0 0 0	160 Stage 2 exposure 1 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for c Stock of a stock o		28 Stepe 1 exponure 5 0	25 Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	0	31/12/	024		© Stock of provisions for Stage 2 exposure 0 0	2 Stock of provisions for Stage 3 exposure 0 0		28 Stage 1 exposure 3 3 0 0	Stage 1 exposure, of which guaranteed amount 0 0	152 Stage 2 exposure 1 0 0	135 Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stags 1 exposure	Stock of prositions for prostions for a stock of a stoc	2 Stack of rovisions for Stage 3 exposure 0 0	22% verage Ratio - Stage 3 exposure 20%
GERMANY	JAR 1993. Sented haves Control control of the sentence of th	5	Steps 1 exposure, of which guaranteed annount 0 0 0 0 0	160 Stage 2 axposure 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for c Stage 3 stag		28 Stage 1 exposure 5 0 0	Stage 1 exposure, of which guaranteed amsunt 0 0 0	355 Steps 2 exposure 1 1 0 0	0	31/12/	024		Stock of provisions for Stope 2 stops	Stock of provisions for provisions for expressive 3 expressive 3 exp		Stage 1 exposure	Stage 1 strage 1 which guaranteed annount 0 0 0	152 Stage 2 exposure 1 0	Stage 2 exposure, of which amount 0 0			Stock of provisions for Stags 1 exposure 0 0 0 0	Stock of protions for protions for stops 2 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 Stock of rovisions for Stage 3 exposures 0 0 0	22% exage Ratio - Stage 3 exposure 20%
GERMANY	JAN 2014. Control losis. Control losis. Control (20 Million Control	5	Stops 1 sposers, of serich guaranteed amount 0 0 0 0 0 0	160 Steps 2 azposure 1 1 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Steps 1 explanations for Steps 1 explanations of the step 1 explanation	Stock of provisions for Stage 2 expanses of the state of the state of the state of the state of the state of the state of	Stock of provisions for capacity of a stop of		25 Stage 1 «хрония 5 0 0	23 Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 atpourse 1 1 1 0 0	0	31/12/	024		Stock of provides for a spectra of stock of a spectra of	2 Stock of provisions for stypes explosure 0 0 0		Stage 1 exposure 5 0 0	Stage 1 exposers, of which amount 0 0 0	152 Stage 2 exposure 0 0	133 Stage 2 exposure, of which guaranteed smount 0 0 0			Stock of provision for Steps 1 september 2 0 0 0 0 0 0 0 0 0 0 0	Stock of productor productor of stopped 2 or	2 Stock of provisions for Shape 3 exposure 0 0 0 0 0	12% verage Ratio Stage 3 exposure 10%
GERMANY	949.9994. Central lands Central lands Central lands Central Centra	5	Steps 1 exposure, of which answrit and answrit answri	166	Brage 2 extraorers of extraorers of generational entrant 0 0 0 0			Stock of provines for Stock of expension for Stock of expension for Stock of expension for Stock of the expension of the expe	Stock of provisions for Solge 1 ergoince o 0 0 0	Stack of provisions for Stage 3 stage 3 stage 3 stage 3 stage 4 stage 3 stage		28 Stage 1 exposure 5 0	23 Stage 1 segments, of which gevarathed amount 0 0 0	Stage 2 stage 2 angeeure 0 0	0	31/12/	024		Stock of provision for Slage 2 azyosare	2 Stock of provisions for Stage 3 stypours 0 0 0 0		28 Shage 1 exposure 0 0	25 Rape 1 aspours of which guranted amount 0 0	152 Stage 2 exposure 1 0 0	135 Steps 2 exposure 2 moving sensored amount 0 0 0 0			Stock of provision for Stops 1 Stock of a spin-sector stops 1	Stock of provisions for Stage 2 at pears at pear	2 Stock of rooticions for Straps 3 explosition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12%
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GERMANY	presents Constitutions Constitutio	Sage 1 Sage 1	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exponent, of gue anteed amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
GERMANY	jan 1993. Sector and a sector	Sage 1 Sage 1	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exponent, of gue anteed amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
	949.0934 Sector Sector	9001 900 900	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exponent, of gue anteed amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
GERMANY BELGIUM	JAR 1993. Series of the series of the serie	9001 900 900	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sisge 3 expense, of gue achied amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
	JAR 1993. (c) (c) (c) (c) (c) (c) (c) (c) (c) (c)	9001 900 900	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sisge 3 expense, of gue achied amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
	JAR 1993. Series of the series of the serie	9001 900 900	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sisge 3 expense, of gue achied amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%
	JAR 1993. Sector and a sector	9001 900 900	exposure, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1	exports of which which which which which a mount of the second se	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sisge 3 expense, of gue achied amount 0 0 0 0 0	0 0 0 0 0 0		0	11%	5 0 0 3	exposes, of which guaranteed amount of the second s	1 0 0 0	Stage 2 exposure, of which all around 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	224 Stege 3 which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of sections for Stage 1 and Stock of sections for Stage 1 and Stock of Stock o	0 0 0	0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erspanse of which gueranted amount of the second se	0	exposing of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 express of the second guarantee of the second of the second of t		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	20%

EBA BANCING BANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

																ublic guarantees	- Baseline Scenar	rio											/	/	
						31/1	2/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														1
	Central governments																														-
	Institutions																														
	Corporates	0	0	0	0 0	0	Ó	0	0	0		0	0	Ó	0	0	0	(0 0	0		0	0 0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	0	0	0	0 0	0	Ó	0	0	0		0	0	Ó	0	0	0	(0 0	0		0	0 0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																												()	()	
UNITED STATES	Ratal - Secured on real estate property - Of Which: SME																														
UNTED STATES	Ratal - Secured on real estate property - Of Which: non-	0	0	0	0 0	0	Ó	0	0	0		0	0	Ó	0	0	0	(0 0	0		0	0 0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																												()	()	
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																												()	()	
	Equity																														
	Securitisation																	1													
	Other non-credit obligation assets																												()	()	
	IRB TOTAL	0	0		0	0	0	0	0	0	-		0	0	0	0	0		0	0	ŀ	0	0	0	0	0	0	0			4

							2/2023										2/2024										1/2025			
		Stage 1 exposure IR, %)	Stage 1 exposure, which guarante amount		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stege 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central ensemments																													
	Institutions																													
	Corporates		0	0	2 0	0	0	0	0	0	-		0 0	0	0	0	0	0	0	0	•	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Soscialised Landing Corporates - Of Which: SME																													
	Corporation - Or Winter: SPIC																													
	Retail - Secured on real estate property		0		2 0	0		°	0		-		2 0		· · ·			0	0	0	*	<u> </u>	° °	0	0		0	0	0	
	Retail - Secured on real estate property - Of Whe	546										-																		
STRALIA	Retail - Secured on real estate property - Of White		0	0		0			0	0								0	0			A		0	0	0	0	6	0	
	Retail - Qualifying Revolving	100P			· · · ·		*	×			1	· · · · ·			×	*						×	×	0					-	
	Retail - Other Retail																													_
	Rutal - Other Rutal - Of Which: SME																													_
	Rutail - Other Rutail - Of Which: non-SME																													_
	Faulty																													_
	Securitisation				1			1					1	1																
	Other non-credit obligation assets											1																		_
	IRS TOTAL		0	0		0	0	0	0	0						0		0	0	•			A	0	0	0	0	0	0	

						31/1	2/2023									31/1	12/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratis Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1,388	370	382	2 120	22	22	3	4	10	13%	1,336	360	371	111	140	41	1 3	3	17	12%	1,273	345	377	110	196	57	2	3	23	12
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	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	
	Retail - Secured on real estate property																														
POLAND	Retail - Secured on real estate property - Of Which: SME																														
10040	Retail - Secured on real estate property - Of Which: non-	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	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																		1												1
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1,378	1,123	390	0 323	78	64	2																							

						31/1	2/2023									31/1	2/2024									31/13	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														4
	Central povernments																														4
	Institutions																														4
	Corporates	2	2		3 2	0	0	0	0	0	18%	2	2	3	2	0	(0	0	(18%		2	3	2	0	0	0	0	0	2 187
	Corporates - Of Which: Socialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	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	2
	Retail - Secured on real estate property																														4
SPAIN	Retail - Secured on real estate property - Of Which: SME																														4
	Ratal - Secured on real estate property - Of Which: ron-	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	2
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Ratal - Other Ratal - Of Which: SME																														4
	Ratal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	TOR TOTAL	2	2	9	3 2	•	0	0	0																						

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

	[Public guarantees	- Baseline Scenar	rio													
						31/:	2/2023									31/1	2/2024									31/12	1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provis Stage 2 St	tock of isions for tage 3 posure	ege Ratio - Rage 3 cposure
	Central banka																														
	Central governments																														/
	Institutions																														
	Corporates	Ó	((0 0	4	0	Ó	0	0	-	(0	6	0 0	0	0	2	0 0	6	-	¢.	Ó	0	Ó	0	0	0	0	ô -	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	0			0 0	4	0	0	0	0		(0		o o	0	0	2	0 0			0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
LUXEMBOURG	Ratal - Secured on real estate property - OF Which: SME Ratal - Secured on real estate property - OF Which: non-																														
	Ratal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0			0 0		0	0	0	0			0		2 0	0	0		0 0			0	0	0	0	0	0	0			
	Retail - Other Retail		-	-								-								-										_	_
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																												-		_
	Equity					1		1										1												_	
	Securitization																												1		
	Other non-credit obligation assets																														

																Aublic guarantees	- Baseline Scenar	io													
						31/:	12/2023									31/12	2/2024									31/12	1/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio Stage 3 exposure
	Central banka																														-
	Central governments																														
	Institutions																														
	Corporates	18	19	5	10 5	1	8	0	0	1	15%	21	19	6	5	10	9	0	0	2	16%	22	19	4	4	11	10	0	0	2	165
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0		2	0 0	4	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	o -	
	Retail - Secured on real estate property																														
FRANCE	Retail - Secured on real estate property - Of Which: SME																														1 - C
FRANCE	Retail - Secured on real estate property - Of Which: non-	0)	0 0		0	0	0	0		0	0	0	0	0	0	Ó	0	0		0	0	0	0	0	0	0	0	<u>o</u> -	
	Retail - Qualifying Revolving																														-
	Retail - Other Retail																														-
	Retail - Other Retail - Of Which: SME																														-
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														_
	Securitization																														_
	Other non-credit obligation assets																														_
	10R TOTAL	18	1	5	10 5		8	0	0	1	15%	31	10	6		10					1566		10		4	11	10	0	0	2	16*

																Public guarantees	baseline scena	10													/
							2/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central covernments					-	-											-													
	Institutions																														
	Corporates Corporates - Of Which: Specialised Lending	26	22	1	1	0	0	0	0	0	05	28	21			0		0	0	0	0%	25	21	1	1	1	0	0	0	0	
	Corporates - Of Which: SME																	-													
	Corporation - Or Winter: Since		0						0	0						0			0	0						0	0	0	0		
	Retail - Secured on real estate property				· · · ·		*	×		0	1		· · · ·	×		×						×					-			×	
ITALY	Retail - Secured on real estate property - Of Which: SME																														
TTALT	Ratal - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	1	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	+
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														1
	Retail - Other Retail - Of Which: SME																														(L
	Ratal - Other Ratal - Of Which: non-SME																														
	Ecuity																														1
	Securitisation																														(
	Other non-credit obligation assets																														1
	IRB TOTAL	26	22	1	u 1				0	0	09	2	21	1	u 1	0		0	0	0	0%	25	21	1	1	1	0	0	0	0	0%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															NG Groep N.	v.														
															Public guarantees -	Adverse Scenario	,													
						31/12	2/2023								31/12/	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	5 mm 3	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio -	tage 1 exp	Stage 1 posure, of Stage	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	61mm 3	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for Stage 2 exposure	Stock of Co	overage Ratio -
	(min BJR, %)	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 Sta exposure exp	posure	which stage which expos amount	are which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	Stage 1 exposure, of which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	2	amount		amount		amount	exposure	expositive	exposure			amount	amount		amount	exposere	exposure	exponente			amount		amount		amount	exponente	esponere	esposare	
	Central oovernments Institutions																													
	Corporates Conversions - Of Whith: Sharialised Landinn	1.036	6 28	975	384	118	45	5	11	18	16%	1.133	329	758 X	237	87	4	9	32	15%	1.080	316	714	262	2 334	11	17	3 8	50	15%
	Corporates - Of Which: SME Retail				10						25%	10	16	10			0	6		7246	10	16	0							2186
	Retail - Secured on real estate property			(-			,		210						, in the second s	, i		42					(41.0
ING Groep N.V.	Ratal - Secured on real estate property - Of Which: non-																													
	Retail - Oualifvins Revolvins Retail - Other Retail Bratel - Other Retail																													
	Ratal - Other Ratal - Of Writes Sinc Ratal - Other Ratal - Of Which: non-SME																													
	Securitization																													
	Other non-credit obligation assets IRB TOTAL	1.058	8 85	969	809	123	102	3	12	19	15.81%	1.147	934	772 64	5 242	200	3	9	37	15.35%	1.101	895	719	603	341	. 28:	1 :	2 8	50	14.82%
		-				31/1	2/2023								Public guarantees - 31/12/		•								31/1	2/2025				
			Stage 1	T	Stage 2		States 3	Stock of	Stock of	Stock of			Stage 1	Stage 2	<u>т т</u>	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Steen 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for State 3	Coverage Ratio - Stu Stage 3 exp exposure exp	tage 1 exp posure	which exposized	2 exposure, of are guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Steps 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3
	(min BUR, %)	a)	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		amount	guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central covernments Institutions																													
	Corporates		7	157	125	12	8	0	1	2	17%	7	4	150 11	9 19	14	0	1	3	14%	2	4	146	115	23	1	17 1	0 0	3	13%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SHE																													
	Retail Retail - Secured on real estate property	13	3 1	3 9	8	2	2	0	0	0	2%	14	13	2	7 3	3	0	0	0	8%	14	13	7	6	5 3		3 1	• •	٥	8%
NETHERLANDS						0			0	0		0	0			0	0	0	0		0		0	0					0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail Batal - Other Retail - Of Which: SME Batal - Other Retail - Of Which: nor-SME																													
	Eaulty																													
	Securitiaation Other non-credit obligation assets																													
	IRE TOTAL	2	0 1	165	146	16	13	•	1	2	15%	22	20	153 13	5 25	21	0	1	3	12%	22	20	147	131	1 31	2		si si		11%
	IRE TOTAL		0 11	165	146	16	13		1	2	15%	22	20	153 13	9 25 Public guarantees -		0	1	3	12%	22	20	147	131	1 31			•1 •1	41	11%
	145 107AL	*	0 1	165	146	31/11	2/2023		1	2	15%	22	20		31/12)	/2024		1	3	12%	22	20	147	131		2/2025			*	11%
	188 TOTAL	Stage 1	Stege 1 exposure, of which	stage 2	Stage 2 exposure, of which	Stage 3		Stock of provisions for	Stock of provisions for	Rock of provisions for	15% Coverage Ratio - Stares 3 Sta	22 tage 1	20 Stage 1 spoure, of Stage		31/12)	/2024		Stock of provisions for	Stock of provisions for	12% Coverage Ratio - Stoce 3	22 Stege 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Elsen 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	11% overage Ratio - State 3
	1 513/4/4 (pile) 12(8, 14)	Stage 1 exposure	exposure, of	3 165 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exp exposure exp	22 tage 1 exp posure gu		Stage 2 2 exposure, of	31/12)	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	12% Coverage Ratio - Stage 3 exposure	22 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control Laws (via BR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guarantised amount	Stage 3		Stock of provisions for Stage 1 exposure	Steck of provisions for Shage 2 exposure	Stock of provisions for Stape 3 exposure	15% Coverage Ratio - Stage 3 exposure exposure	tage 1 posure gu	28 Stage 1 posure, of which stage amount states		31/12)	/2024		1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	12% Coverage Ratio - Stage 3 exposure	22 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Elsen 2	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	11% overage Ratio - Stage 3 exposure
	Control lands (vin E.S., S) Control services	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	5 165	Stage 2 exposure, of which guaranteed amount	Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Sti Stage 3 exposure - Sti	22 tage 1 exp posure gu	20 Stage 1 spours, of stag which exposi- amount		31/12)	/2024		1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	12% Coverage Ratio - Stage 3 exposure	22 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Elsen 2	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	11% overage Ratio - Stage 3 exposure
	Consistents (etc. 82, %) Consistent Constant Sentitives Constant - Ottober Sentistential Jointy	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	5 165 5tape 2 exposure	346 Stage 2 expoure, of which guaranteed amount 0	Stage 3		Stock of provisions for Stage 1 exposure	2 Steck of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	15% Coverage Ratio - Stage 3 exposure 16%	22 tage 1 exp gosure gu	20 Stage 1 spours, of which arranted 0 0		31/12)	/2024		3 Stock of provisions for Steps 2 exposure 0	3 Stock of provisions for Stage 3 exposure 0	12% Coverage Ratio - Stoge 3 exposure 16%	22 Stage 1 exposure 4	20 Stage 1 exposure, of which guaranteed amount 0	Stape 2 exposure	5tage 2 exposure, of which guaranteed amount		Elsen 2	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0	11% overage Ratio - Stage 3 exposure 15%
	(en.63, %) Central facator Central facator Central Central (2 Pack Social (2 Pack Central (2 Pack Social (2 Pack Central (2 Pack Social (2 Pack)) Central (2 Pack	Stage 1 exposure	Stage 1 Stage 1 exposure of which guaranteed amount 0 0	Stapp 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0	Stage 3		Stock of provisions for Stape 1 steposure	Stock of provisions for Stage 2 exposure 0	2 Stock of provisions for Stage 3 exposure 0 0	15% Coverage Ratio - Stage 3 exposure 16%	22 tage 1 exj powere gu 3	20 Stage 1 spours, of Stag amount 0 0 0		31/12)	/2024		1 Stock of provisions for Stope 2 exposure 0 0	3 Stock of provisions for Steps exposure 0 0	12% Coverage Ratio Steps 3 exposure 16%	22 Stage 1 exposure 4	20 Stage 1 exposure, of yourre, of amount amount 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Elsen 2	Stock of provisions for Stage for St	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stape 3 exposure 0	11% prerage Ratio - Stage 3 exposure 15%
GERMANY	Gentral taxis Gentral taxis Destination Destination Consults - 10 thirds Standard Lender Consults - 10 thirds Standard Lender Field Field Consults - 10 thirds Standard service Field Field Consults - 10 thirds Standard service Field Field Standard		Stage 1 Stage 1 exposure, of which guaranteed amount 0 0	Staps 2 exposure	Stage 2 exposers, of which guaranteed amount 0 0	Stage 3		Stock of provisions for Stape 1 stepsure	Stock of provisions for Stage 2 stopsure 0 0	2 Stock of provisions for Stage 3 exposure 0	15% Coverage Ratio - Stage 3 exposure exp 16%	tage 1 ext posure gu	20 Stege 1 posure, of stages amount 0 0 0 0		31/12)	/2024		1 Stock of provisions for Stope 2 exposure 0 0	Stock of provisions for Steps exposure 0	12% Coverage Ratio Steps 3 exposure 16%	22. Stage 1 exposure 4 0	Stage 1 exposure, of guaranteed amount 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Ettern 2	Stock of provisions for Stops for Stock of provisions for Stock of provisions for Stock of Stock of Stock of Stock of Provisions for Stops for Sto	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	11% sverage Ratio - Stage 3 exposure 15%
GERMANY	(en EA, s) Control Hards Control Hards Control		0 11 Stage 1 exposure, of which guaranteed amount 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0	5tape 2 exposure	246 Stage 2 exposure, of which guaranteed amount 0 0	Stage 3		Stock of provisions for Stope 1 exposure	Stock of provisions for Shape 2 exposure 0 0	2 Shock of provisions for Shape 3 exposure 0 0	15% Correrage Ratio Stage 3 exposure action Stage 3 ex	22 tage 1 ext gosure 3 0	20 Stage 1 proture, of arranteed c c c c c c c c c c c c		31/12)	/2024		Stock of provisions for Steps 2 exposure 0	Stock of provisions for Stage 3 exposure 0	12% Coverage Ratio - Stage 3 exposure 16%	Stage 1 exposure 4 0	20 Stage 1 exposure, of which guaranteed amount 0 0	147 Stage 2 exposure 1 0	Stage 2 exposure, of which guaranteed amount 0 0		Ettern 2	Stock of provisions for Skape 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	11% Steps 3 exposure 15%
GERMANY	(40 E.S., 50 Central local a Central l		0 11 Stage 1 exposure, of which guaranteed amount 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	3 165 3tage 2 exposure 2 5 2 0 0 0 0 0	246 Stage 2 exposers, of which guaranteed arrount 0 0 0	Stage 3		Stock of provisions for Strigs 1 exposure 0	Steck of provisions for Stage 2 exposure 0 0	2 Stock of provisions for Stage 3 exposure 0 0	15%	22 Report cut provure cut	28 Stage 1 groups, of groups, of argonated exposed amount exposed of the second exposed exposed of the second exposed exposed of the		31/12)	/2024		1 Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Stage 3 exposure 0 0	12% Coverage Ratio - Stage 3 exposure 26% -	Stage 1 exposure	20 Stage 1 exposure, of which guaranteed amount 0 0 0	147 Stage 2 exposure 1 0	Stage 2 exposure, of which guaranteed amount 0 0		Ettern 2	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Steps 2 exposite 0 0 0 0 0 0 0 0 0	Slock of provisions for Sloge 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11% Steps 3 exposure 15%
GERMANY	(en EA, s) Control Hards Control Hards Control		0 11 Stage 1 exposus, of guaranteed guaranteed 0 1 0 1 0 1 0 1 0 1 0 1	5 165	146 Stage 2 expours of put anhead amount 0 0	Stage 3		Stock of Stock of stocks for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Shock of provisions for Skaps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15%, Correcting Ratio- Stage 3 exposure 15%,	22) tege 1 sy gowre gu 3 0 0	28 Sega 1 Stega 1 stega which d amount expose 0 0		31/12)	/2024		1 Stock of provisions for Stage 2 exposure 0 0 0	3 Stock of provisions for Stege 3 exposure 0 0	22% Coverage Ratio - Steps 3 expositive 25%	22 Stage 1 exposure 4 4 0 0	20 Stage 1 exposure, of guerached amount 0 0 0 0	Stape 2 exposure	Stage 2 exposure of guarantend amount 0		Ettern 2	Stock of provisions for Stage 1 exposure 0 (0 (Stock of provisions for stage a exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stege 3 exposure	11%
GERMANY	(40 E.S., 50 Central local a Central l		0 11 Stage 1 experiments guidrantised	Steps 2 • xposers 2 5 - 0 - 0 - 0	346 Stage 2 exposers, of which guaranteed amount amount o 0 0	Stage 3		Deck of provisions for Stage 1 exposure 0	Stock of provisions for stages 2 exposure 0 0 0	2 Stock of provision for 2age 3 exposure 0 0	Correspondent Status Status 1999 3 1999 4 1999 4 19	22	20 Slage 1 of Starge arrival a		31/12)	/2024		2 Stock of provisions for Stage 2 exposure 0 0 0	3 Stock of Staps 3 exposurs 0 0 0	12%	22 Stage 1 exposure 4 0 0	20 Shage 1 exposure, of which and attout 0 0	147	133 Stege 2 exposure, of guitenbed aerount 0 0		Ettern 2	Stock of provisions for stops 1 stops 1 stopst	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11%
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

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	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Retail - Secured on real estate property		U L		0	0	U	0	U	U		U	U	U	0	0	U		, U	0	*	0	0	U	U	U	U	U			
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(min BJR, 5	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratis Stage 3 exposure
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(ein Bill, S	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 81 25	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which provi	ck of Stock of slons for provisions age 1 Stage 2	Stock of provisions fo State 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for State 1	provisions for p State 2	Stock of provisions for Stage 3 exp
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	etail - Of Which: non-SME	etal - Of Which: non-SME	etal - Of Which: non-SME	A Constant of the second		ctal - Of White non-SHE	Latel - Of Wash: non-505	1 1	101/01/bit/se592 Image: I	Call /0 Movy mod@ Call Call <thcall< th=""> Call Call</thcall<>	oil -01 links res/96 Image: Imag					Qd / Uhini wolde Image: State St		Qd: 0 Mix wolf Image: Mix with a minimized mark with a mininted mark with a minimized mark with a minimized mark w	GLOMAN MODEL AND AN AND AND	GLOMAN MORE AND	Qd: 0 Mx model FM FM	Qd: 0 MA: model Max Max						

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	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														/
	Central povernments																														
	Institutions																														
	Corporates		2 1	3	2	(0	0	0	0	23%	2	1	3	2	0	0	0	0	0	23%	2	1	3	2	0	0	0	0	0	22%
	Corporates - Of Which: Soscialised Lending																														
	Corconites - Of Which: SME																														
	Retai		0 0	0	0	(0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Secured on real estate property																														
SPAIN	Rutal - Secured on real estate property - Of Which: SME																														
	Rutail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		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	<u>.</u>	
	Retail - Oualifvino Revolvino Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														
	Equity Securitization		-																												
	Securitization Other non-credit obligation assets		-																												
	Other non-credit obligation assets IBR TOTAL										728										7766										2286
	18R TOTAL					,	,		9	U	111									v	42				-	0		~		9	44.75

2023 EU-wide Stress Test: Credit risk COVID-19 IRB ING Groep N.V.

																Public guarantees	a - Adverse Scenar														
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														1
1	Central governments																												<u> </u>	<u> </u>	4
1	Institutions																												<u> </u>		4
1	Corporates	0	0	0	0	0	0	0	0	0	-		2		0	0	0		0 0	(Ó	0	0	0	0	0	0	- 0	0	*
1	Corporates - Of Which: Soscialised Lending				-							-		-	-	-		-												t	
1	Coroonates - Of Which: SME																													<u> </u>	
1	Retail - Secured on real estate property	0			0		° °	· · · · ·		0	-	-	4 · ·		· ·				0 0			· · · · ·	°		0	0	0	0		+*	÷
	Retail - Secured on real estate proberty Retail - Secured on real estate property - Of Which: SME											-		-																<u> </u>	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: ron-	0	0	0	0					0							0		0 0					0	0	0	0	0	0	(
1	Retail - Qualifying Revolving						, i i i i i i i i i i i i i i i i i i i						· ·		· · · ·	· · · · ·						×					~		<u> </u>	1	
1	Retail - Other Retail				1																								('	1	
1	Retail - Other Retail - Of Which: SME																												(
	Ratal - Other Ratal - Of Which: non-SME																					-		-							4
1	Equity																												<u> </u>		4
	Securitisation																														
	Other non-credit obligation assets																													<u> </u>	4

																Public guarantees	s - Adverse Scenar	rio													
						31/	12/2023									31/1	12/2024									31/12	1/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	7		6 1	9 13	1	2 2	0 0	1	2	18%	12	2 11	9	8	16	14	4 1	0 0		19%	13	12	6	6	18	15	0	0	3	3 195
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0		0	0		0	0 0	0	0		4	0 0	0	0	0	0	0	0 0	4		0	0	0	0	0	0	0	0	0	0 -
	Retail - Secured on real estate property																														
FRANCE	Retail - Secured on real estate property - Of Which: SME																														
FRANCE	Ratal - Secured on real estate property - Of Which: non-	0		0	0		0	0 0	0	0			0 0	0	0	0	0	0	0 0			0	0	Ó	0	0	0	0	0	0	o -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitization			1			1											1													
	Other non-credit obligation assets			1			1											1													
	IPR TOTAL	7		6 1	9 1	1	2 1	0 0	1	2	18%	13	2 11		8	16	14	4	0 6		19%	13	12	6	6	18	15	0	0	1	3 205

							2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, 56)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	20	16		6	0	0	0	0	0	0%	23	19	3	2	1	1	0	0	0	0%	23	19	3	2	2	1	0	0	0	0%
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retai	(0 0		2 (0	0	0	0	0		(0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	(0 0		2 (0	0	0	0	0		(0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																													(
	Ratal - Other Ratal - Of Which: non-SME																													(
	Equity																													(
	Securitisation																													(
	Other non-credit obligation assets																													(
	IRB TOTAL	X	16				0	0	0	0	0%	- 23	19	3	1 2	1	- 1	0	0	0	0%	- 23	19	3	2	- 2		0	0	0	0%

2023 EU-wide Stress Test: Credit risk COVID-19 STA ING Groep N.V.

							Public guara						
			r		State 1			1/2022	Stage 3				
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 esposure	Stock of provisions for Stage 3 exposure	Coverage P Stage exposu
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks Central governments												
	Replana dovernment of social autoenses Public sector enthies Mutilatural Develorment Banks Enternational Groanisations												
	International Organisations												
	Conservations	243	41 30	232	196	24	20	1	1	0	0	0	
	af which COP Retail	190	30	217	158	15	12	0		0			
ING Groep N.V.		267	22	212	293	91	54			3	7	4	
	or which set Renned he monthenes on immersible non-nete of which non-SME Items associated with particularly bioh risk	21	4	13	11	4	4	0		0	0		
	Sterns associated with particularly high risk												
	Covered bonds Collecte on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)												
	Collective Investments undertakings (CIU) Equity												
	Securitization												
	Standardised Total	531	66	457	400	123	112	6	6	3	8	4	
								ntees - Actual					
								1/2022					
					Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage expos
	(min EUR, %)				transma		treent			exposure	exposure	exposure	
	Central banks		-										
	Central governments		-										
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0											
	A which Off	0	0	0	°	0	0			0	0		
	Retail	0	0	0	0	0	0	٥		0	0	0	
NETHERLANDS	of which: 590	0	0	0	0	0	0		0	0	٥	0	-
	Secured by mortgages on immovable property of which: non-SPE	0	0	0	0	0	0	a	0	0	٥	0	-
	of which: non-SME Items associated with particularly high risk		0	0	°	0	0		°.	0	0	· · · · ·	•
	Covered bands	-	-		-			-					
	Claims on institutions and corporates with a ST credit assessment		-										
	Collective investments undertakings (CIU)												
	Equity												
	Securitiaation												
	Other exposures												
	Standardised Total	0	0		0	0	0	0		0	0	0	-
	Standardised Total	0	0	0	0	0	Dublic quara	otees - Actual		0	a	0	
	Standardiaed Total	•		0	•	0	31/13	0 ntees - Actual 1/2022				•	*
	Standardinad Total	•		0	0 Stage 1	٥	31/13	1/2022	0 Stage 3	0 Stock of	0 Stock of	0 Stock of	-
		0 Exposure values		Stage 1 exposure	0 Stage 1 exposure, of which	Stage 2 exposure	31/13	1/2022	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Standardind Total		0 Risk exposure amounts	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	0 Public guara 31/12 Stage 2 exposure, of which guaranteed	o ntees - Actual t/2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	Coverage Stage expos
	(vit 10, %) Central deven			0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/13	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central Banks (dia 118, %) Central diseases			Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	31/13	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central Banks (dia 118, %) Central diseases			Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	31/13	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expensive	Coverage Stage expto
	(sh DJ, S) Calcid Yanak Markata Sanakata Mathata Calcidana Rask Mathata Calcidana Rask Sanakata Calcidana Rask Sanakata Calcidana Rask			0 Stage 1 exposure	Stage 1 esposere, of which guaranteed	0 Stage 2 exposure	31/13	1/2022	Stage 3 esposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	(edition) (edition) Central havins encoded a communities of local antibulities Packles and communities of local Packles and communities of local communities of local Comm			0 Stage 1 exposure	0 Stage 1 exposure, of which guaranteed 	0 Stage 2 exposure	31/13	1/2022	Stage 3 exposure, of which guaranteed	0 Stock of provisions for Stage 1 exposure 0 0 0	0 Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 expensive 0 0	Coverage Stage expos
GERMANY	Send Judi (bil) Send Judi (bil) Send Judi (bil) Markan (b			Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 stage 1 usposers, of which guarateed 	Stage 2 exposure	31/13	1/2022	C Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Stage expos
GERMANY	Color Incl. Color Statement Color Statement Relations and Statement Relations and Relation Relations Relat			0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 1 supposers, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0	31/13	1/2022	Stage 3 stage 3 exposure, of yuaranteed 	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stock of provisions for Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stag export
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GERMANY	(editor) Second José Company Second José Second Second Second Second Second Second Second Second Second Second Second Second Second			Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sites 1 expenses of which purnished common 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0	31/13	1/2022	Steps 3 espears, of which gauranteed control 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stack of provision for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stage expos
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GERMANY	(b113, %) Destinations Proceedings of the second	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk expression smouth smouth 0 0 0 0 0	0 0 0 0 0 0	esposere, of which guaranteed 	0 0 0 0 0	31/12 Stage 2 supposes, of guaranteed supposes of supp	/2022 Siapa 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	
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GERMANY	(2013) Construction Construc	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk expression smouth smouth 0 0 0 0 0	0 0 0 0 0 0	esposere, of which guaranteed 	0 0 0 0 0	31/11 Steps 2 expenses which guaranteed expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	
GERMANY	(2013) Construction Construc	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0	Plat approve annuite 0 0 0 0 0 0 0	0 0 0 0 0 0	esposer, of the second se	0 0 0 0 0	31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
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GERMANY	best had best of the second se	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0	Plat approve annuite 0 0 0 0 0 0 0	0 0 0 0 0 0	esposer, of the second se	0 0 0 0 0	31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
GERMANY	Debug st Constantion Constant	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposere, of which guaranteed 		31/11 Steps 2 expenses which guaranteed expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
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	هدی م المعالم المعالم	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposer, of the second se		31/11 Shepi 2 engiowy, of which guranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
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	له بلی از	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposer, of the second se		31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	ل لله ال	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposer, of the second se		31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Constrained Const	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposer, of the second se		31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
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	له منه المنه الم و منه المنه الممنه المنه المم	Expanses values 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expressors smouths mouths mouths		esposer, of the second se		31/11 Shepi 2 engiowy, of which guranted of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



2023 EU-wide Stress Test: Credit risk COVID-19 STA

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							31/1	/2022					r
			Risk exposure	Stage 1	Stage 1 exposure, of	Steps 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Cantral banks												
	Central opvernments Regional opvernments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organizations												
	Institutions Corporates	0	0	0	0	0	0		0	0			
	of which: SME	0	0	٥	0	0	0	٥	0	0	a	0	
UNITED STATES	el which: 128	ő	0	0	0	0	0	9 0	0	0	0	00	
	Secured by mortasions on immovable property of which: non SVE	0	0	0	0	0	0	0	0	0	0		-
	Steens associated with marticularly high risk Covered bonds												
	Collective Donas Claims on institutions and connorshis with a ST crudit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity												
	Securitization Other emonutes												
	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0	0	0	
								ntees - Actual					
								/2022					
					Stage 1		firms 1		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Steps 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 exposure
	(min EUR, %)		amounts	exposure	guaranteed	exposure	exposure, of which guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central opvernments												-
	Cancel obverrments or local authorities Replond coverrments or local authorities Public sector entities												
	Public sector entities Multilateral Devolutement Ranks												
	Puese accor entrina Midliairea Insulnement Renies International Graenisations Institutions												
	Enablations Corporates of which: SMC	0	0	٥	0	0	0	0	0		0	0	
	Retail	0	0	0	0	0	0	0	000		0		
AUSTRALIA	of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-CMP	0	0	0	0	0	0	0	0	0	0	0	
	Sterns associated with particularly high risk												
	Claims on institutions and coreorates with a ST credit assessment Collective investments undertakings (CIU)												
	Securitization Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	٥	•	
							Public guara	ntees - Actual					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	State 1	Suck of	Stock of provisions for Stans 2	Stock of provisions for Stock 1	Coverage Ratio Stage 3
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed servent		Public guara	ntees - Actual 1/2022			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed arround	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	State 1	Stock of provisions for Stoce 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central powerments Benipsal exercised of the attraction	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed annuath	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	State 1	Stock of provisions for Stoce 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central oswarments Resional oswarments or local authorities Bahlin santor antilias Michilataral Davidosenat Banka	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed emust	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	State 1	Stock of provisions for Stoce 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central sovements feeblack fee	Coposere values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed annumb	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	State 1	Stock of provisions for Stoce 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	
	Central sovements feeblack fee	Exposure values	Risk exposure amounts	Stage 1 exposure	Stape 1 exposure, of which guaranteed annumb	Stage 2	Public guara 31/12 Shane 2	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	
	Castal casaia Castal casaian Recipital deventioned so local architetta Recipital deventioned so local architetta Recipital deventioned local architecture Recipital Constraints Constraints and architecture	Exposure values	Risk exposure amounts	exposure 1 0 0 62	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	State 1	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 1	
POLAND	Calcular functions Calcular descentions Calcular descentions Calcular descentions Calcular descentions Calculared Descentions Calculared Descentions Calculared Calcu	Ceposere values	Risk exposure amounts	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 1 1 1 0	
POLAND	Calcular Davids Calcular	Ссровете values 2 2 2 75 75 75 1 1 0	Risk exposure amounts 0 0 0 7 7 7 7 7 0 0 0 0	exposure 1 0 0 62	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7
POLAND	Codel and an Annual Codel and Annual Codel and Annual Code and	Cxposure values 2 2 0 75 75 2 1 0 0	Risk exposure amounts 0 0 0 0 0 7 7 7 0 0 0 0 0	exposure 1 0 0 62	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 1 1 0 0 0	7
POLAND	Detail takan Belan takan Senarah Maria Senarah Manusan	Exposure values	Risk exposure amounts 0 0 0 7 7 7 0 0 0	exposure 1 0 0 62	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 1 1 1 0 0	7
POLAND	Debit shares Debit shares Sector Sector Se	Exposure values	Risk expressive amounts 0 0 7 7 0 0 0 0 0	exposure 1 0 0 62	exposure, of which guaranteed annust	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed annount 1 0 30	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of povisions for Stage 1 exposure	provisions for Stage 2	Stock of proteitons for Rege 3 september 0 0 1 1 1 0 0 0	7
POLAND	Detail haine Cardia generalization References and the Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual Annual Annual References and the Annual Annual References and the Annual Annu	2 0 75 75 1 0		1 1 0 0 2 0 2 0 0 0	esposere, of which guaranteed second	Stage 2 exposure 1 0 22 22 0 0 0	Public goars 31/12 Stage 2 septions, of public distribution amount amoun	ntess - Actual //2022 Stags 3 exposure 0 0 2 2 2 0 0	Stage 3 expision, of which generated encode 2 2 2 2 0 0	Plock of Provision for Rage 1 estosure 0 0 0 0 1 1 1 0 0 0	provisions for Staps 2 esposure control of the state of t		7777777
POLAND	Debit shares Debit shares Sector Sector Se	2200000 values		exposure 1 0 0 62	esposere, of which guaranteed second	Stage 2 exposure 1 0 22 22 0 0 0	Public guara. 31/11 Support	ntess - Actual //2022 Sispe 3 expense 8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 expision, of which generated encode 2 2 2 2 0 0	Plock of Provision for Rage 1 estosure 0 0 0 0 1 1 1 0 0 0	provisions for Stage 2		7777777
POLAND	Detail haine Cardia generalization References and the Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual Annual Annual References and the Annual Annual References and the Annual Annu	2 0 75 75 1 0		1 1 0 0 2 0 2 0 0 0	esposere, of which guaranteed second	Stage 2 exposure 1 0 22 22 0 0 0	Public goars. 31/11 Steps 2 guaranteed encoded encoded 1 1 1 1 1 1 1 1 1 1 1 1 1	ntess - Actual // 2022 Stape 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expision, of which generated encode 2 2 2 2 0 0	Plock of Provision for Rage 1 estosure 0 0 0 0 1 1 1 0 0 0	provisions for Staps 2 esposure control of the state of t		7777777
POLAND	Detail haine Cardia generalization References and the Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual References and the Annual Annual Annual Annual Annual Annual Annual References and the Annual Annual References and the Annual Annu	2 0 75 75 1 0		1 1 0 0 2 0 2 0 0 0	esponen, of garanteed environmenteed and a second a secon	Stage 2 exposure 1 0 22 22 0 0 0	Public guara 31/11 Daga 2 response, of which guaranteed and and and and and and and and and an	ntess - Actual //2022 Sispe 3 expense 8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 espisor, of garanteed executed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of provisions for Blogs 1 common commo	provisions for Stape 2 espature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 0 0 0 2 2	
POLAND	Debit between the set of the set	2 0 75 75 1 0		1 1 0 0 2 0 2 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 1 1 1 0 1 1 1 1 0 1	Stage 2 exposure 1 0 22 22 0 0 0	Public guara 23/11 23/11 23/11 23/11 23/11 23/11 20/21 20/21 20/21 20/21 21/11	ntess - Actual // 2022 Stape 3 exposure 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 explosing of generated accord 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Slock of providents of strategy of the strateg	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
POLAND	Detail beam and a second secon	2 2 3 5 7 5 7 7 8 0 0 0 0 0 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esposer, of garanteed encoded and a second a sec	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/11 Daga 2 engissany, of weich guaranteed and and and and and and and and and an	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 espisors, of garanteed executed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident in the second seco	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 0 0 0 2 2	27272
POLAND	Decid takan Decid takan Sector Sector Sect	2 2 3 5 7 5 7 7 8 0 0 0 0 0 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 1 1 1 0 1 1 1 1 0 1	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guara 23/11 23/11 23/11 23/11 23/11 23/11 20/21 20/21 20/21 20/21 21/11	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 expsans of generated accord 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Slock of providents in provident in statement in statement in or or or or or or or or or or	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
POLAND	Decid takan Decid takan Sector Sector Sect	2 2 3 5 7 5 7 7 8 0 0 0 0 0 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 1 1 1 0 1 1 1 1 0 1	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guara 23/11 23/11 23/11 23/11 23/11 23/11 20/21 20/21 20/21 20/21 21/11	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 expsans of generated accord 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Slock of providents in provident in statement in statement in or or or or or or or or or or	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
POLAND	Debit between men and an	2 2 3 5 7 5 7 7 8 0 0 0 0 0 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 1 1 1 0 1 1 1 1 0 1 1 1 1 0 1	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guara 23/11 23/11 23/11 23/11 23/11 23/11 20/21 20/21 20/21 20/21 21/11	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 explosing of generated accord 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Slock of providents in provident in statement in statement in or or or or or or or or or or	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
POLAND	Debit beta Debit Sector Debit S	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 1 1 1 0 1 1 1 1 0 1 1 1 1 0 1	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guara 23/11 23/11 23/11 23/11 23/11 23/11 20/21 20/21 20/21 20/21 21/11	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 explosing of generated accord 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Slock of providents in provident in statement in statement in or or or or or or or or or or	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	
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POLAND	Debit week and a set of the set o	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 0 0 0 0 0 0 0 0 0	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guars 31/12 Bage 2 engeneted guarseland annual 1 1 1 1 1 1 1 1 1 1 1 1 1	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Blags 3 angenetic di generative annual annua	Rock of peotions for Rises of a structure of the structur	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Debit between the standards and standards an	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 0 0 0 0 0 0 0 0 0	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guars 31/12 Bage 2 engeneted second second 1 1 1 1 1 1 1 1 1 1 1 1 1	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Sapa 3 sapaba gasababa gasaba gasaba gasaba gasaba gasaba gasaba gasaba gasaba	Rock of peotions for Rises of a structure of the structur	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
	Debit seine marken in der Seine Sein	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 1 0 0 0 0 0 0 0 0 0 0	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guars 31/12 Bage 2 engeneted second second 1 1 1 1 1 1 1 1 1 1 1 1 1	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Sapa 3 sapaba gasababa gasaba gasaba gasaba gasaba gasaba gasaba gasaba gasaba	Rock of peotions for Rises of a structure of the structur	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	27272
	Debit between the standards and standards an	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secretaria secretari secretaria secretaria secretaria secret	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guars 31/12 Bage 2 engeneted guarseted account 1 1 1 1 1 1 1 1 1 1 1 1 1	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Sapa 3 aspath of assisted assi	Rock of peotions for Rises of a structure of the structur	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	777777777777777777777777777777777777777
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	Debi bein men and men	2 2 3 5 7 7 7 8 7 8 7 8 7 8	0 0 7 7 0 0	espaters 1 1 1 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which which secure secure 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	8 keys 2 exposure 1 1 2 2 2 3 2 3 2 3 2 0 0 0 0 0 0 0 0 0 0 0	Public guars 31/12 Bage 2 engeneted second second 1 1 1 1 1 1 1 1 1 1 1 1 1	rbass - Actual // 2022 Słoga 3 «społsuła 0 0 0 0 0 0 0 0 0 0 0 0 0	Sapa 3 sapaba gasababa gasaba gasaba gasaba gasaba gasaba gasaba gasaba gasaba	Rock of peotions for Rises of a structure of the structur	previsions for Steps 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse 0 0 0 0 0 0 0 0 0 0 0 0 0	Country Ratio

2023 EU-wide Stress Test: Credit risk COVID-19 STA

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								1/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ra Stage 3
	(min EUR. %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks									exposure	expense	exposure	
	Central covernments				-		-		-				
	Public sector enthies												
	Multilateral Development Banks International Organizations				-		-		-				
	International Organisations Institutions												
	Corporates	2	0	2	2	0	0	0		0	0	0	
	of which: SPE	0	0			0	0	ø	0		٥	0	
LUXEMBOURG	Retail of which: S2P	0			-	0	0	0		0	0	000	
LUXEPIBUURG	A where the	4				0	4	9		0	0	0	
	Secured by mortozoes on immovable property of which: non-SPE	4	0	0		4	4	0	i i	0	ő	ő	
	Items associated with narticularly kick risk												
	Covered bonds Claims on institutions and concertes with a ST credit assessment												
	Collective investments undertakings (CIU)				-		-		-				
	Equity				-		-		-				
	Securitization												
	Other exposures												
	Standardised Total	6	1	2	2	4	4	a	0	0	0	0	
								ntees - Actual					
								/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		-	Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage F
		Exposure values	amounts	exposure	which	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage : exposu
	(min EUR, %				arrest and		Incount		ana ana	exposure	exposure	exposure	
	Central banks Central opvernments				-		-		-				
	Central opvernments Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions Cereorates		0							0			-
	of which: SPE	ő		0		0	0	0		0	0	0	
	Retail	0						0					
FRANCE	of which: SMC Secured by mortgages on immovable property	0				0	0	0	•	0	0	0	
	Secured by mortgages on immovable property of which: non-SMP	0			-	0	0	0			0	0	
	Items associated with particularly high risk	Ű	0	9			0	,		0	,		
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity Securitization				-		-		-				
	Other exposures				-		-		-				
	Standardised Total	0	0	0		0	0	a	0	0	0	0	
							Public guara	ntees - Actual					
							31/1	/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Sector d	Stock of	
			Risk exposure	Steps 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage I
		Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage
	(min EUR, %				amount .		arrount		amound	exposure	exposure	exposure	eapone
	Central banks												
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	Public sector entities												
	Bublic sactor anthias Multilateral Development Sanks												
	International Organisations												
	International Organisations Institutions			-									
	International Organisations		0			0	0			0	0	0	
	International Organisations Teatitudions Concerstes of which SMC					0	0	000	0		0	0	
ITALY	International Orazinadiose Institutione Generates of which OPE Retail of which OPE		0	0		0	0	a		0	0		
	Enterrational Organizations Fourthalious Consolates of which the Read of the the Read of the monitorials on consolity Read of the monitorials	0	0	0		0	0		0	0	0	0	
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	Reference of Section S	0	0	0		0	0	a	0	0	0	0	
	National Security 2014 Security 2014 Card 2014 Card 2014 Encode 1015 Encode 10	0	0	0		0	0	a	0	0	0	0	
	Reference of Section S	0	0			0	0	a	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

		-				31/1	2/2023								,	Public guarantees 31/12	- Baseline Scenar 2/2024	la								31/1	2/2025				
	(min FID %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Public sector entities Multistanai Development Banks International Orozanisations Institutions																														
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					6 3	31/1	2/2023		-				5 1		P	Public guarantees 31/12	- Baseline Scenar 2/2024	la					0 1		6 3	31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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NETHERLANDS	A which: SAP							•					0	0		0				0		0					0			0	-
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	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other exposures																														
	Standardised Total									0		0	0	0		0 Public guarantees	0 - Baseline Scenar	0	a	0		0	0				0	•	٥	٥	
			Stage 1 exposure, of which guaranteed		Stage 2 exposure, of	31/1	2/2023 Stage 3 exposure. of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of which		Stage 2 exposure, of which	31/12	2/2024 Stage 3 exposure. of	Stock of	Stock of	Stock of	Coversos Ratio -	-	Stage 1 excours. of		Stage 2 exposure, of	31/1	2/2025 Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	esposure	which guaranteed	exposure	which guaranteed	exposure Scage 3	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central opvernments Besisnal anversements or local authorities Public sector entities Multilater Development Banks																														
	International Organisations Institutions Concernates		0 0	0	0	0	0	0	0	0		0	0	0	0	0	o	0	0	0		0	0		0	a	0	0	0	0	
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	or latences non-one Herma associated with earth static link risk Covered bands Claims on institutions and corrorates with a ST credit assessment																														
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		Stage 1	Stege 1 exposure, of which oueranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/1 Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stags 2 exposure	Stock of provisions for	Coverage Ratio - State 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/1 Stage 3	2/2025 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %) Central banks Central covernments	exposure	guaranteed	esposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	esposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Reolorul povenments or local authorities Public sector entities Multilateral Devolvement Banks																														
	Institutions Corporates of which 240 Detail			0	0	0	0	0	0	0	-	0		0	0	0	0	0	0			0	0		0		0	0	0	0	-
BELGIUM	of which: 948 Secured by mortoaces on immovable property of which: non-1949			-			-					0	0	0		0	0		0	0		0	0				0	•	0	0	
	errorm associated with earticularly Noh risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Eaulty Securitation Other extonures Standardined Total		0	0		0	0	0	0	0		0		0	•		0	0	0			0	0		0				0		-
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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					State 1	. <u> </u>	Stans 7	31/1	2/2023 Starse 3			-	1		Ones 1		Stens 2	31/12	/2024 Share 1						Sana 1		State 2	31/1	2/2025 Steps 3	<u> </u>			
				Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for State 2	Stock of provisions for State 1	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for State 2	Stock of provisions for Stars 1	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for Shane 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Normation	Normation		(min EUF	(%)	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
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Normation	Normation		Corporates of which: 240	,	0	0	0	0	0	0	0	0		0	0			0	0	0	0	0		0	0		0				0	0	
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And A	And A		Secured by mortozoes on immovable property of which non-SME	ŝ	0	0	0	0	0	0	0	٥		0	0	,	0	0	0	0	0	0		0	0		0	Ś		0	0	٥	
And A	And A		There associated with earthcularly block risk Covered bonds																														
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And A	And A		Other eccourses Standardised Total		0 0	0	0	0	0	0	0	0		0	0			0	0	0	0	0		0	a		0				0	0	
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Normation Normation <t< th=""><th>Normation Normation <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>1</th><th>1</th><th>1</th><th></th><th></th><th></th><th>r</th><th></th><th>31/12</th><th>/2024</th><th>1</th><th></th><th>r</th><th>1</th><th></th><th></th><th>1</th><th></th><th>31/1</th><th>2/2025</th><th></th><th></th><th></th><th></th></t<></th></t<>	Normation Normation <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>1</th><th>1</th><th>1</th><th></th><th></th><th></th><th>r</th><th></th><th>31/12</th><th>/2024</th><th>1</th><th></th><th>r</th><th>1</th><th></th><th></th><th>1</th><th></th><th>31/1</th><th>2/2025</th><th></th><th></th><th></th><th></th></t<>									1	1	1				r		31/12	/2024	1		r	1			1		31/1	2/2025				
Normal bar in the state in thestate in the state in the state in the state in the stat	Norm Norm <th< th=""><th></th><th></th><th>Stege 1</th><th>Stage 1 exposure, of</th><th>Stage 2</th><th>Stage 2 exposure, of</th><th>Steps 3</th><th>Stage 3 exposure, of</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Coverage Ratio -</th><th>Steps 1</th><th>Stage 1 exposure, of</th><th>Steps 2</th><th>Stage 2 exposure, of</th><th>Stage 3</th><th>Stage 3 exposure, of</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Coverage Ratio -</th><th>Steps 1</th><th>Stage 1 exposure, of</th><th>Stage 2</th><th>Stage 2 exposure, of</th><th>Stage 3</th><th>Stage 3 exposure, of</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Steck of provisions for</th><th>Coverage Ratio -</th></th<>			Stege 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Steps 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	Stage 1 exposure, of	Steps 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Steck of provisions for	Coverage Ratio -
March March <th< th=""><th>March March <th< th=""><th></th><th>(min EUF</th><th>exposure %)</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th></th<></th></th<>	March March <th< th=""><th></th><th>(min EUF</th><th>exposure %)</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>exposure</th><th>guaranteed</th><th>Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>exposure</th></th<>		(min EUF	exposure %)	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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New Print Image: Second S	New Print Image: Second S			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for State 2	Stock of provisions for State 1	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for State 2	Stock of provisions for Stars 1	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Steps 1	Stock of provisions for Shane 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
CAL Control Co	CAL Control Co		(min EUR	%)	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
CAL Control Co	CAL Control Co		Central governments Regional governments or local authorities																														
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central opvernments																														Ē
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LUXEMBOURG	Retail of which: '04"	0	0	0	°	0	٥	°	0	0		0	0	0	0	0	0	ŝ	0	0		0	0	0	0	0	0	0	0	0	ř –
	Secured by mortoaces on immovable property of which non-SME	0	0	4	4 4	0	0	0	0	0	16.84%	0	0	3	2	1	1	6	0	0	16.85%	0	0	3	3	1	1	0	0	0	
	Terms associated with narticularly kink risk Covered bonds																														Ē
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	Securitization Other exposures																														i —
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																Public guarantees		to .													
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		Stage 1	exposure, of which	Steps 2	exposure, of which	Steps 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3		Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag
	(min EUR, %)	exposure	guaranteed	esposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stepe 2 exposure	Stage 3 exposure	espo
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	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														Ē
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						31/12	2/2023									Public guarantees	- Baseline Scenar 1/2024	io								31/1	/2025				<u> </u>
			Stage 1 exposure, of which		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	State 3		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2	State 3	Stage 3 eccoure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed		Steps 2	provisions for Stage 3	Coveraj Sta exp
	(min EUR, %) Central banks		trount		annound)		tracent	exposure	exposure	exposure			treast		amound		arrester t	exposure	esposure	exposure			arround .				(mutana	exposure	exposure	exposure	<u> </u>
	Central oovernments Regional povernments or local authorities																														Ē
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	Tastitutions Corporates		0			0			0	0		0	0			0						0			0				0	0	-
	of which: SHL Retail		0			0		0	0	0		0	0		0	0				0		0	0		0		0		0	0	-
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

						31/1	2/2023									Public guarantees 31/11	- Adverse Scenar 2/2024	io						1		31/3	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	scage 1 exposure, of which guaranteed	Stage 2 exposure	stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central ooverments Radional ooverments or local authorities Public sector entities																														
	Nubisteral Development Banks District Operations Institutions Concentes Concentes Concentes	22	0 186	31	2	5	5	0	1	1	17.98%	210	177	ж	20	12	20		1	2	16.89%	201	269	5 35	23	11	15	0	1	3	15.77%
ING Groep N.V.	er salver var Babell of which SHE Served he moderanes on immovable econecty of which we DH	21.7	2 0 4 12	50 7	0 6	5	0	0	0	4	75.78% 43.24%	212	0 11	91 5	0 5	5	0	0	0	4	75,78% 43,27%	212 13	0	91	. o		3	0	0	4	75,78% 42,03%
	Term anocitate with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Cellective Investments undertakings (CIU)																														
	Eautry Securitisation Other excourses Standardised Total	433	1 377	123	111	31	23	5	14	20	65,49%	415	363	110	98	61	30	4	11	32	63.65%	405	355	. 9	84	5	77	4	5	2	61.99%
						31/1	2/2023									Public guarantees 31/12	- Adverse Scenar 2/2024	b								31/3	2/2025				
	(min EJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments																														
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NETHERLANDS	of which: \$242 Secured by mortgages on immovable property of which: non-542		• •							0			0		0				0	0		0			0 0					0	<u>.</u>
	Items associated with particularly high risk Covered bonds																														
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	Securitiantion Other exposures																														
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
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	Public sector entities Nutitateral Development Banks International Orosonisations Institutions					_	-		-			-					-			-											
GERMANY	Cardonaxea Antal Antal A subside SME			0		0	0	•	0			0		•	•	0	0	•		0		0	0					•	0	0	
	of which is non-SPE Brane associated with nationaria kink risk Covered bands Claims on institutions and composites with a ST could assessment																			, in the second s								· ·			
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central serverments Regional governments or local authorities		amount		arrow a		trans	exposure	esposure	exposure			amount		-		tracena	exposure	exposure	exposure			terround		anovat)		terre	exposure	егроните	exposure	
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	of which own-GRP Theme associated with particularly Noh risk Covered bonds Claims on intibutions and concorates with a \$T credit assessment																														
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	Standardised Total		0 0	0		0	0	0	0	0	•	0	0	0	0	0	0		0	0	-	0	0	1	0		0	0	0	0]

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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			form 1		firm 1	31/1	2/2023							1	(here)	31/12	/2024	1						1	floor 3	31/3	2/2025	1	т т		
		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3	Steps 1	exposure, of which	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3	Steps 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
	(min EUR, 1)	exposure	guaranteed	esposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	of which: SMC Retail	0	0	0	0	0	0	0	0	0		0	0		0 0	0	0	0	0	0		0	٥		0	°		0	0	0	
UNITED STATES	of which 1987 Secured by mortpapers on immovable property	0	0	0	0	0	0	0	0	0			0		0 0	0	0	0	0	0		0	٥		0	c c c c c c c c c c c c c c c c c c c	6	0	0	0	
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	Covered bonds Claims on institutions and composites with a ST could assessment																														
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	Securitisation Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0			0		0 0	0	0	0	0	0		0	0		0	0		0	0	0	
							2/2023									Public guarantees	- Adverse Scenari	b									2/2025				
			Stage 1		Stage 2			Redeal	David of	Buch of			Stage 1	-	Stage 2	31/12	Stage 3	Starts of	Deck of	Death of			Stage 1		Stage 2	31/1	Stage 3	first of	Product of	Planta of	
		Stage 1 excosure	Stage 1 exposure, of which guaranteed	Stage 2	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
,,	(min EUR, 1) Central banks	0	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central opvernments Regional povernments or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organizations Institutions																														
	Corporates of which: 2HD	0	0	0	0	0	0	0	0	0			0		0 0	0	0	0	0	0		0	0	0	0		,	0	0	0	
AUSTRALIA	Retail of which: SMC	0	0	0	0	0	0	0	0	0		c	0		0 0	0	0	0	0	0		0	0	0	0	0	c	0	0	٥	-
	Secured by mortoaces on immovable property of which wor.7007	•	0	0	0	0	0	0	0	0			0		0 0	0	0	0	0	0		0	0	•	0		Ś	0	0	0	
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
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/	Other excourses Standardised Total	0	0	0	0	0	0	0	0	0			0		0 0	0	0	0	0	0		0	٥		0			0	0	0	
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			Oase 1		Stans 7	31/1	2/2023 Steps 1						One 1		Steen 7	31/12							State 1	1	State 7		2/2025 Steps 1				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Steps 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, 1)		guaranteed	espendie	guaranteed	exposes	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	esponere	guaranteed	esponse	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	esponere	guaranteed	exposure	ехроните	exposure	exposure
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	Reduction of the maintain to the analysis of the second se																														
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	Cereorates	1	1	2	1	0	0	0	0	0	78.13%		1		1 1	1	1	0	0	0	80.31%	1	1	1	1			0	0	1	80.17%
POLAND	Retail Multicle 2017	62	0	32	0	2	0	0	0	1	71.31%	63	0	2	2 0	2	0	0	0	1	71.31%	62	0	32	0			0	0	1	71.31%
100110	Secured by mortoaces on immovable property of which non-SPE	0	0	0	0	0	0	0	0	0	65.39%	0	0		0 0	0	0	0	0	0	65.50%	0	0		0	0		0	0	٥	67.22%
	Terms associated with particularly Noh risk																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Eaulty Securitization																														
								0	6	5	8.45%	4	42	,	9 36	10	в	0	5	14	15.47%	47	45	31	29	21	21	0	4	17	81.02%
	Other excosures Standardised Total	4	38	50																											
	Other extosures Standardised Total	40	30	50	4											Public guarantees	- Adverse Scenari														
	Ober extostrea Standardiaed Total	4	28	20	4	31/1	2/2023					1				Public guarantees 31/12	/2024									31/1	2/2025				
	Ober essoure Runderlined Totel	40	30 Stage 1 exposure, of	33 Same 2	45 Stage 2 exposure, of	31/1: Same 1	2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stang 1	Stage 1 exposure, of	Stans 2		31/12	/2024		Stock of	Stock of	Coverage Ratio -	State 1	Stage 1 exposure, of	Stana 2	Stage 2 exposure, of	31/1 State 1	2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	Ober externar	40 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	One description (See E.S. V.	40 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Ober erzeren Benderden (194) Oorte Jane Control tearts Control control Control control Control control Control control	40 Stage 1 exposure	33 Stage 1 exposure, of which guaranteed	Stape 2 exposure	Stage 2 exposure, of which guaranteed	31/1) Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Sharamana Bandardara (Maria) Oshara (Kana) Oshara (Kana) O	Stage 1 exposure	Stage 1 exposure, of which guranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	31/3: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	And a	Stage 1 exposure	35 stage 1 exposure, of which guaranteed	20 Stage 2 exposure	46 Stage 2 esposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(Min Same) Control and Control and Contro	Stage 1 stage 1	Stage 1 exposure, of which guaranteed	20 Stage 2 exposure 0	46 Stage 2 exposure, of which guaranteed	31/3: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for visions of exposure of control of control	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Skage 1 esposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed 	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure construction 0	Stock of provisions for Stage 3 exposure g	Coverage Ratio - Stage 3 exposure
SPAIN	In and a second	Stage 1 exposure	Stage 1 exposure, of subick guaranteed	55 Stage 2 exposure 0 0	46 Stage 2 esposure, of which guaranteed 	31/1: Stege 3 exposure 0	2/2023 Stage J exposure, of which guaranteed	Stock of provisions for Stage 1 exposure 	Stock of provisions for Stage 2 exposure 0	Stock of provisions for exposure appears 0 0 0 0 0	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure		31/12	/2024		Stock of provisions for Skage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 	Coverage Ralio - Stage 3 exposure -	Stage 1 exposure	Stage 1 exposure, of which guaranteed constant 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed constanteed cons	31/1 Stage 3 exposure C	2/2025 Stage 3 exposence of guaranteed	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverse Ratio - Stage 3 esposure
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SPAIN	Control and Control and Contro	Stage 1 exposure	25 Stage 1 sesposure, of which guaranteed 	50 Stage 2 exptsure 0 0 0	Stage 2 exposure, of which guarantic exposed 0 0	31/1: Stage 3 exposure 0 0	2/2023 Stape 3 exposition, of wirking uirkinhead second comments c	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure	Stage 1 exposure, of which guaranteed constants 0 0 0 0	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure 0 0 0	Stock of provision for Stops 3 exposice 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed 	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed 0 0 0	31/3 Stage 3 exposure (((2/2025 Stage 3 exposere, of which guaranteed comments	Stock of provisions for strage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stack of provisions fae Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure
SPAIN	An experimental and a second a large second a larg	Steps 1 steps 1 exposurs construction constr	23 Stage 1 septiment of which guaranteed 	20 20409 2 4005000 0 0 0	6 Stage 2 exposer, of which gamasted 	0 31/1: 2tage 3 exposure 0 0 0	2/2023 Starge 3 exposare, 6 which guaranteed	Stock of provisions for Stage 1 exposure of the second of the second of	Rock of provisions for Stage 2 exposure 0 0 0	Steck of provisions for Stage 3 expanse 0 0	Coverage Ratio Stage 3 exposure 	Stage I exposure (Stage 1 explosure, of which guaranteed second 0 0 0	Stage 2 exposure		31/12	/2024		Stock of provisions for States 2 exposure 0 0 0	Stock of provision for Stops 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed entrated	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaran	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed controls	Shock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stack of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposere
SPAIN	Aller and all		23 Stage 1 exposure, of which purcents purcents 0 0 0	Sage 2 exprans	6 Stope 2 support of which guaranted 0 0 0 0 0	9 33/1: 28499 3 exposion 0 0 0	2/3023 Bapp 3 which gurrented gurren	Stock of protitions for Stage 1 exposure 0 0 0	Stock of provisions for 2age 2 exposure 0 0	Steck of provisions for Stage 3 expetitive	Coverage Ratio	Stage I exposure	Sloge 1 exposure, of which generated streams of constant constant consta	Stage 2 exposure		31/12	/2024		Stock of previous for Stage 2 expanse 0 0	Stock of provisions for Stage 3 expessors 	Coverage Batio - Stage 3 exposure exposure -	Stage 1 exposive 0 0	Stage 1 sexposing of which guaranteed annexes 0 0 0	Stage 2 esposure	Stage 2 sapsaus, of which guarantead 	31/3 Stage 3 exposure	2/2023 Stage 3/ exposers, of passanteel commont common	Stock of provisions for Stops 1 exposure 0 0 0 0	Stock of provident for Stage 2 exposure 0 0 0 0 0	Stack of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposes exposes

2023 EU-wide Stress Test: Credit risk COVID-19 STA

																Public guarantees	Adverse Scener	a												
		-				11/17	2/2023					_				31/12											2/2025			
			Stage 1		Stage 2	24,44	Stage 3	· · · · ·					Stage 1		Stage 2	34,44	Stage 3						Stage 1		Stage 2		Stage 3			
	(min EUR.	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure		Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stope 2	Stock of provisions for Stage 3 exposure
	Control burnles																													
	Central governments Central governments Regional powersments or local authorities			+	1		1																					-	++	
	Public sector entities																													
	Multilateral Development Banks			-																									4	
	International Organisations Institutions			-																									+	
	Corporates	2	2	2 0	0	0	a	0	0	0	5.51%	2	2	0	0	0	0	0	0	0	7.70%	2	1	0	0	0	0		0 د	0
	of which: SHE Retail											0				0														
MBOURG	A which Off	, in the second s			Č.	Č		Ĭ				0	, in the second s		, i	0		, i i i i i i i i i i i i i i i i i i i	Č			, in the second s	Ĵ	Č	Č		, i	, i i i i i i i i i i i i i i i i i i i		,
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	Thems associated with narticularly bink risk																													
	Covered bonds			-																									4	
	Collective investments undertakings (CIU)																									_			4	
	Coulty																													
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	Standardised Total	2	2	2 4	4	1	1	0	0	٥	23.22%	2	2	3	3	1		0	0	0	24.95%	2	2	3	3	2	2		4 0	0
																Public guarantees	- Adverse Scenari	io i												
						31/12	2/2023									31/1	/2024									31/1	2/2025			
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverana Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverant Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of
	(min EUR.)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for p Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2	provisions for Stage 3
	Central banks	·*•)	trough		ann tairt a		second	exposure	exposure	exposure			treent		ansound		(manana)	exposure	exposure	exposure			truorat		anavora)	-	transma	exposure	exposure	exposure
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	Secured by mortoaces on immovable property of which any 2017	0	0	0 0	•	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0	· ·	4 9	0
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	Securitisation Other excouses Standardised Total	0	0	0 0		0	a		0	0	85.72%	0	0	0	0	0	٥	0	0	đ	85.72%	0	0	0	0	a				٥
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	Other ecconures	0 Stage 1	Stage 1 exposure, of which	0 0 0	Stage 2 exposure, of which	Same 1	Stage 3 exposure, of which	Stock of provisions for Stree 1	provisions for a		Coverage Ratio - Stage 3	0 Stage 1	0 Stage 1 exposure, of which	0 Stage 2	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of	Stock of provisions for Stack 2		Coverage Ratio - Stage 3	0 Stage 1	g Stage 1 exposure, of which	0 Stage 2	Stage 2 esposure, of which	State 3	Stage 3 exposure, of which	Stock of provisions for Stock of	provisions for	provisions for
	Other execution Standardinal Tabl		Stage 1 exposure, of which guaranteed amount	2 Stage 2 esposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	provisions for a	Stock of provisions for Stage 3 exposure	Coverage Ratio -	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed account	0 Stage 2 exposure	Stage 2	31/12	/2024 State 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed exposed		Stape 3	Stock of provisions for Stage 1 exposure	provisions for	Stock of provisions for Stage 3 exposure
	Diver assessme Revision Total Control Jones (selt EU), Central Some		exposure, of which	C C C C C C C C C C C C C C C C C C C	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Ohe exerces Sectories Tel Control Joint Control Joint Cont		exposure, of which	0 0 0	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Ohe exerces Resolutions Total (do 10.5, Galand seals) Califord seals Califord seals Califord searching Califord searching		exposure, of which	0 0 0	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stape 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Ohe answers bestelmhar friek Seiter Mark Seiter Mark S		exposure, of which	0 0 0 Steps 2 exposure	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	Sites 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	In the sense of th		exposure, of which	0 0 0	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Bite answer Since share (ch 10) Control Joint		exposure, of which	0 0 Stage 2 exposure	exposure, of which	Sana 1	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for p Steps 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	0 Stage 2 exposure	Stage 2 exposure, of which	31/12 State 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1 exposure	exposure, of which	C Stage 2 exposure	exposure, of which	State 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	2,141						
	SEC-SA	7,837						
Exposure values	SEC-ERBA	2,589						
	SEC-IAA	2,446						
	Total	15,014						
	SEC-IRBA	347	372	406	445	375	432	513
	SEC-SA	1,435	1,666	1,940	2,236	1,838	3,961	7,465
REA	SEC-ERBA	266	289	322	362	294	397	567
KEA	SEC-IAA	418	481	550	625	654	2,305	5,138
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	2,466	2,809	3,217	3,669	3,160	7,094	13,683
Impairments	Total banking book others than assessed at fair value		9	8	8	12	9	9



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	277,278	287,684	295,962	302,909	307,040	349,573	376,438	
Risk exposure amount for securitisations and re-securitisations	2,466	2,809	3,217	3,669	3,160	7,094	13,683	
Risk exposure amount other credit risk	274,812	284,875	292,745	299,240	303,880	342,479	362,754	
Risk exposure amount for market risk	14,814	14,814	14,814	14,814	20,085	17,302	17,238	
Risk exposure amount for operational risk	35,000	35,000	35,000	35,000	35,674	39,350	40,831	
Other risk exposure amounts	4,411	3,645	2,833	1,790	5,132	6,365	4,378	
Total risk exposure amount	331,503	341,143	348,609	354,514	367,931	412,590	438,885	
Total Risk exposure amount (transitional)	331,520	341,160	348,626	354,530	367,948	412,607	438,902	
Total Risk exposure amount (fully loaded)	331,503	341,143	348,609	354,514	367,931	412,590	438,885	



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		64,330	65,743	67,037	67,537	55,962	55,818	56,163	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		47,961	49,243	50,515	50,935	37,353	38,454	39,167	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		15,948	15,948	15,948	15,948	15,948	15,948	15,948	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		33,694	35,461	37,197	38,967	29,843	30,728	32,278	
A.1.3	Accumulated other comprehensive income		-1,694	-1,694	-1,694	-1,694	-5,108	-5,108	-5,108	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-4,425	-4,425	-4,425	-4,425	-7,663	-7,663	-7,663	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-232	-232	-232	-232	-408	-408	-408	
A.1.3.3	Other OCI contributions		2,962	2,962	2,962	2,962	2,962	2,962	2,962	
A.1.4	Other Reserves		550	550	550	550	550	550	550	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		283	327	332	344	505	591	643	
A.1.7	Adjustments to CET1 due to prudential filters		2,301	2,301	2,301	2,301	-117	-117	-117	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-610	-610	-610	-610	-1,028	-1,028	-1,028	
A.1.7.2	Cash flow hedge reserve		3,055	3,055	3,055	3,055	1,055	1,055	1,055	
A.1.7.3	Other adjustments		-144	-144	-144	-144	-144	-144	-144	
A.1.8	(-) Intangible assets (including Goodwill)		-824	-824	-824	-824	-490	-490	-490	
A.1.8.1	of which: Goodwill (-)		-473	-473	-473	-473	-473	-473	-473	
A.1.8.2	of which: Software assets (-)		-279	-279	-279	-279	-14	-14	-14	
A.1.8.3	of which: Other intangible assets (-)		-73	-73	-73	-73	-4	-4	-4	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-438	-310	-176	-134	-2,135	-1,611	-793	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-144	-643	-828	-974	-3	-3	-441	
A.1.11	(-) Defined benefit pension fund assets		-489	-489	-489	-489	-264	-264	-264	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-5	-158	-571	-1,823	-151	-538	-1,801
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-670	-670	-670	-670	-670	-670	-670
	A.1.20	CET1 capital elements or deductions - other		-568	-568	-568	-568	-568	-568	-568
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-23	-23	-23	-23	-23	-23	-23
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		23	23	23	23	23	23	23
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		17	11	6	0	11	6	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		17	11	6	0	11	6	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		17	11	6	0	11	6	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,355	6,355	6,355	6,355	6,355	6,355	6,355
	A.2.1	Additional Tier 1 Capital instruments		6,355	6,355	6,355	6,355	6,355	6,355	6,355
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		54,316	55,598	56,870	57,290	43,708	44,809	45,522
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		10,014	10,145	10,167	10,248	12,254	11,009	10,641
	A.4.1	Tier 2 Capital instruments		10,014	10,035	10,038	10,038	10,143	10,228	10,265
	A.4.2	Other Tier 2 Capital components and deductions		0	110	129	210	2,111	781	376
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT		331,503	341,143	348,609	354,514	367,931	412,590	438,885
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		17	17	17	17	17	17	17
	C.1	Common Equity Tier 1 Capital ratio		14.47%	14.43%	14.49%	14.37%	10.15%	9.32%	8.92%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.38%	16.30%	16.31%	16.16%	11.88%	10.86%	10.37%
	С.3	Total Capital ratio		19.40%	19.27%	19.23%	19.05%	15.21%	13.53%	12.80%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		47,944	49,231	50,509	50,935	37,342	38,449	39,167
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		54,299	55,587	56,864	57,290	43,697	44,804	45,522
	D.3	TOTAL CAPITAL (fully loaded)		64,313	65,732	67,032	67,538	55,951	55,813	56,163



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		14.46%	14.43%	14.49%	14.37%	10.15%	9.32%	8.92%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.38%	16.29%	16.31%	16.16%	11.88%	10.86%	10.37%
	E.3	Total Capital ratio		19.40%	19.27%	19.23%	19.05%	15.21%	13.53%	12.80%
	H.1	Total leverage ratio exposures (transitional)		1,064,307	1,064,307	1064307	1064307	1064307	1064307	1064307
	H.2	Total leverage ratio exposures (fully loaded)		1,064,290	1,064,290	1064290	1064290	1064290	1064290	1064290
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
	H.4	Leverage ratio (fully loaded)		5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
Transitional combined	P.3	O-SII buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		5.10%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%
	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.85%	15.26%	15.26%	15.26%	15.26%	15.26%	15.26%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.58%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		47,944						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		331,503						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.46%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario		Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	13,584	13,533	12,910	12,939	11,237	11,991	12,567
Interest income	47,063	95,840	78,988	64,354	115,828	98,957	79,747
Interest expense	-33,478	-82,307	-66,078	-51,415	-104,430	-86,593	-66,660
Dividend income	181	177	179	180	90	90	90
Net fee and commission income	3,586	3,509	3,559	3,569	2,492	2,490	2,488
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,023	840	840	840	-1,721	630	630
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-232		
Other operating income not listed above, net	282	-197	-197	-197	934	-197	-197
Total operating income, net	18,656	17,863	17,293	17,331	12,801	15,005	15,579
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,853	-1,097	-1,101	-1,062	-6,320	-2,328	-1,804
Other income and expenses not listed above, net	-11,301	-11,577	-11,093	-11,072	-12,134	-11,377	-11,188
Profit or (-) loss before tax from continuing operations	5,502	5,189	5,099	5,197	-5,654	1,299	2,586
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-1,725	-1,557	-1,530	-1,559	1,696	-390	-776
Profit or (-) loss for the year	3,777	3,633	3,570	3,638	-3,958	909	1,810
Amount of dividends paid and minority interests after MDA-related adjustments	4,001	1,865	1,833	1,868	-107	25	260
Attributable to owners of the parent net of estimated dividends	-224	1,767	1,737	1,770	-3,851	885	1,550
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	499	587	670
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	J
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0