



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

ING Groep N.V.

		(mIn EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	60,765	60,899	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,466	44,888	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,980	17,033	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	25,403	25,973	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	5,781	4,676	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	297	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	326	411	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-758	-289	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,536	-1,699	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-159	-142	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-974	-938	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-495	-463	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-102	28	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-102	28	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,897	5,779	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,052	2,827	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	3,845	2,952	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	51,364	50,666	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,402	10,233	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,455	8,237	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	1,946	1,996	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	314,325	310,336	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.15%	14.46%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.34%	16.33%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.33%	19.62%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	44,568	44,860	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.18%	14.46%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

ING Groep N.V.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	51,364	50,666	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	47,620	47,687	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,093,003	1,113,434	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,093,914	1,113,840	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.3%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

ING Groep N.V.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	263,566	262,025
Risk exposure amount for securitisation and re-securitisations in the banking book	842	743
Risk exposure amount for contributions to the default fund of a CCP	279	463
Risk exposure amount Other credit risk	262,445	260,819
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,660	5,808
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	3,572	3,223
Risk exposure amount for operational risk	40,527	39,280
Other risk exposure amounts	0	0
Total Risk Exposure Amount	314,325	310,336

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

ING Groep N.V.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	44,182	22,086
Of which debt securities income	2,242	961
Of which loans and advances income	18,817	9,530
Interest expenses	30,941	15,375
(Of which deposits expenses)	3,559	1,797
(Of which debt securities issued expenses)	3,414	1,639
(Expenses on share capital repayable on demand)	0	0
Dividend income	170	78
Net Fee and commission income	2,433	1,395
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	339	211
Gains or (-) losses on financial assets and liabilities held for trading, net	1,034	390
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-81	-18
Gains or (-) losses from hedge accounting, net	58	-11
Exchange differences [gain or (-) loss], net	40	-2
Net other operating income /(expenses)	190	103
TOTAL OPERATING INCOME, NET	17,425	8,857
(Administrative expenses)	8,587	4,600
(Depreciation)	517	248
(Provisions or (-) reversal of provisions)	1,492	65
(Commitments and guarantees given)	90	-5
(Other provisions)	1,402	70
Of which pending legal issues and tax litigation ¹	189	
Of which restructuring ¹	1,189	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	898	368
(Loans and receivables)	884	367
(Held to maturity investments, AFS assets and financial assets measured at cost)	14	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	110	3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	83	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,903	3,580
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,285	2,559
Profit or (-) loss after tax from discontinued operations	441	0
PROFIT OR (-) LOSS FOR THE YEAR	4,726	2,559
Of which attributable to owners of the parent	4,651	2,514

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	3,802	2,594	2,158		3,949	2,081	1,666	
	Regional governments or local authorities	274	76	37		251	56	26	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,847	3,138	820		5,312	5,855	1,331	
	Corporates	12,739	7,003	6,889		13,646	7,299	7,138	
	of which: SME	2,882	1,422	1,287		3,381	1,645	1,470	
	Retail	14,938	9,991	7,143		15,938	10,814	7,704	
	of which: SME	4,509	2,083	1,152		4,702	2,287	1,309	
	Secured by mortgages on immovable property	16,012	14,079	7,667		18,054	15,991	8,715	
	of which: SME	2,967	2,135	1,375		3,067	2,133	1,392	
	Exposures in default	916	465	551	434	1,055	470	542	557
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	51,528	37,337	25,265	585	58,105	42,565	27,122	713	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
NETHERLANDS	Central governments or central banks	2	153	0		2	132	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,060	2,073	416		4,719	4,665	938	
	Corporates	1,220	997	996		1,159	967	967	
	of which: SME	33	25	24		48	38	38	
	Retail	142	29	21		67	16	12	
	of which: SME	8	3	2		7	2	1	
	Secured by mortgages on immovable property	3,249	2,479	1,831		3,200	2,561	1,868	
	of which: SME	386	345	255		370	338	233	
	Exposures in default	64	33	42	23	129	54	57	70
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	31	0	0	0	81	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	6	2		2	5	1	
	Corporates	350	249	248		363	270	270	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	1	0	0	0	1	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	4	4	1		6	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	42	9		47	50	10	
	Corporates	782	719	707		837	763	752	
	of which: SME	257	227	214		286	252	241	
	Retail	6	2	1		3	2	1	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	0	0	0		3	3	2	
	of which: SME	0	0	0		2	2	2	
	Exposures in default	141	128	191	13	137	124	185	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	14	0	0	0	13	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	328	289	140		278	265	122	
	Corporates	0	0	0		8	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	7	7	7		35	34	34	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		60	56	42	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,473	1,359	803		2,828	2,624	1,581	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	7	11	0	4	4	6	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	177	85		116	106	107	52
	Corporates	39	38	38		81	79	79	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	509	136		86	709	167	
	Corporates	121	96	93		420	389	389	
	of which: SME	15	12	12		14	13	13	
	Retail	843	229	172		1,107	246	185	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	5	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				4				5	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
POLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	1		0	1	0	
	Corporates	799	696	678		892	762	741	
	of which: SME	188	186	168		201	199	178	
	Retail	2,323	1,988	1,347		2,633	2,281	1,543	
	of which: SME	908	805	460		1,046	937	536	
	Secured by mortgages on immovable property	5,483	5,392	2,537		6,128	6,020	2,761	
	of which: SME	80	78	31		79	77	30	
	Exposures in default	123	30	25	94	153	37	33	116
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				129				155	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
TURKEY	Central governments or central banks	3,600	2,368	2,158		3,622	1,859	1,666	
	Regional governments or local authorities	269	72	36		245	50	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	25	25		50	25	24	
	Corporates	8,933	3,967	3,888		9,261	3,724	3,597	
	of which: SME	2,373	960	856		2,812	1,127	985	
	Retail	5,858	3,117	2,187		5,780	3,170	2,206	
	of which: SME	3,150	884	512		3,126	970	556	
	Secured by mortgages on immovable property	4,533	3,595	1,988		4,486	3,387	1,947	
	of which: SME	2,443	1,669	1,061		2,549	1,676	1,096	
	Exposures in default	414	222	237	185	438	193	204	224
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				234				264	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	13	7	
	Corporates	1	1	1		28	15	15	
	of which: SME	0	0	0		0	0	0	
	Retail	2,724	2,160	1,620		2,825	2,320	1,740	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		2	2	1	
	of which: SME	0	0	0		2	2	1	
	Exposures in default	46	8	8	38	56	10	10	47
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				54				65	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	228,287	0	101,904	5,698	0	11	229,142	0	95,829	5,662	0	6
	Institutions	142,992	336	86,703	13,732	8	13	140,399	335	84,635	12,790	17	12
	Corporates	427,334	6,197	295,771	135,095	11,099	3,252	420,131	8,545	291,807	130,841	9,510	3,127
	Corporates - Of Which: Specialised Lending	146,780	2,562	113,749	40,516	2,847	971	142,754	3,348	111,921	38,664	2,410	1,040
	Corporates - Of Which: SME	34,855	1,659	28,818	16,110	2,081	546	34,670	1,399	28,953	15,407	1,544	470
	Retail	327,121	4,647	317,641	57,274	5,987	1,360	326,539	4,397	317,179	54,239	5,657	1,255
	Retail - Secured on real estate property	296,835	3,893	293,181	45,188	4,752	751	295,368	3,659	291,855	41,968	4,455	661
	Retail - Other Retail - Of Which: SME	11,087	611	10,879	3,760	665	171	11,294	592	11,102	3,649	587	172
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	285,748	3,281	282,302	41,428	4,086	580	284,074	3,066	280,753	38,319	3,868	489
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	30,286	755	24,460	12,086	1,236	609	31,170	738	25,224	12,271	1,203	595
	Retail - Other Retail - Of Which: SME	6,149	303	5,493	2,679	535	235	6,226	286	5,614	2,651	507	221
	Retail - Other Retail - Of Which: non-SME	24,137	451	18,967	9,407	700	374	24,945	452	19,710	9,620	696	373
	Equity	5,130	0	5,130	12,903	0	0	4,842	0	4,842	12,209	0	0
	Securitisation	7,083	0	6,924	842	0	3	7,198	0	7,053	743	0	3
Other non credit-obligation assets													
IRB Total				238,022						234,438			

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
NETHERLANDS	Central banks and central governments	44,767	0	17,558	210	0	0	39,522	0	11,985	225	0	0
	Institutions	10,220	331	6,175	2,133	2	3	9,021	331	4,954	1,148	14	1
	Corporates	72,616	3,090	55,540	27,702	5,428	1,314	71,006	2,608	53,485	25,543	4,360	1,059
	Corporates - Of Which: Specialised Lending	20,587	979	19,921	6,695	948	444	20,965	860	19,887	6,220	965	370
	Corporates - Of Which: SME	8,456	364	7,234	5,443	976	108	8,047	79	6,889	4,397	178	41
	Retail	141,156	1,963	135,548	20,583	2,530	479	137,557	1,802	131,946	18,225	2,229	431
	Retail - Secured on real estate property	129,919	1,681	126,648	16,828	1,945	262	126,395	1,549	125,176	14,751	1,713	237
	Retail - Other Retail - Of Which: SME	3,393	128	3,297	1,777	212	78	3,333	120	3,245	1,637	177	77
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	126,527	1,553	125,350	15,051	1,732	185	123,062	1,428	121,931	13,113	1,536	160
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,236	282	6,901	3,755	586	217	11,162	253	6,770	3,475	516	195
	Retail - Other Retail - Of Which: SME	2,676	176	2,417	1,379	256	161	2,569	152	2,325	1,260	200	145
	Retail - Other Retail - Of Which: non-SME	8,560	106	4,483	2,376	329	56	8,593	101	4,445	2,215	316	50
	Equity	470	0	470	1,023	0	0	549	0	549	1,245	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
GERMANY	Central banks and central governments	71,400	0	22,889	0	0	0	69,172	0	23,807	31	0	0
	Institutions	5,000	0	2,993	469	0	0	5,645	0	3,643	499	0	0
	Corporates	13,734	64	9,349	3,333	25	38	14,487	53	9,723	3,542	32	36
	Corporates - Of Which: Specialised Lending	2,134	28	1,809	429	4	16	2,237	25	1,943	623	3	16
	Corporates - Of Which: SME	141	7	113	80	14	2	16	3	13	27	18	1
	Retail	83,940	715	81,304	20,869	642	505	85,339	685	82,818	19,988	777	468
	Retail - Secured on real estate property	73,182	458	70,852	15,250	444	238	73,894	424	71,656	14,009	568	196
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	73,177	457	70,848	15,249	443	238	73,889	424	71,650	14,009	568	196
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,758	257	10,452	5,619	198	267	11,445	261	11,162	5,979	209	272
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	10,756	257	10,450	5,617	198	267	11,443	261	11,161	5,977	209	272
	Equity	3	0	3	6	0	0	3	0	3	6	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
BELGIUM	Central banks and central governments	37,225	0	14,160	158	0	0	37,350	0	14,115	160	0	0
	Institutions	10,375	1	9,062	1,725	2	1	11,091	1	9,496	1,878	0	1
	Corporates	50,698	1,123	37,908	19,380	1,225	415	51,339	1,098	38,276	19,648	1,274	432
	Corporates - Of Which: Specialised Lending	9,149	115	6,987	3,910	72	37	9,322	99	9,090	4,195	67	34
	Corporates - Of Which: SME	19,214	735	15,544	7,762	793	694	19,114	698	15,530	7,780	913	234
	Retail	44,604	1,349	43,333	9,994	2,042	212	46,092	1,300	44,832	9,977	1,925	208
	Retail - Secured on real estate property	37,269	1,189	37,003	7,465	1,642	115	38,494	1,133	38,234	7,356	1,493	111
	Retail - Other Retail - Of Which: SME	6,541	264	6,429	1,634	325	44	6,844	254	6,740	1,720	309	43
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	30,728	925	30,574	5,831	1,317	71	31,650	878	31,495	5,636	1,183	68
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,335	160	6,330	2,529	400	97	7,598	167	6,597	2,620	432	97
	Retail - Other Retail - Of Which: SME	3,351	93	3,364	1,258	256	51	3,494	99	3,140	1,326	287	52
	Retail - Other Retail - Of Which: non-SME	3,984	67	3,366	1,271	144	46	4,104	68	3,457	1,295	144	45
	Equity	173	0	173	384	0	0	90	0	90	175	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	5,720	0	4,519	571	0	0	8,969	0	6,364	961	0	0
	Institutions	13,568	0	10,146	3,422	0	0	13,558	0	11,708	1,126	0	0
	Corporates	50,532	508	37,033	18,426	751	148	48,790	901	35,888	18,247	740	189
	Corporates - Of Which: Specialised Lending	14,083	102	11,327	3,683	168	28	14,237	282	11,825	3,632	32	81
	Corporates - Of Which: SME	393	12	355	176	0	5	455	156	415	270	190	6
	Retail	117	3	111	31	5	1	108	2	102	17	4	0
	Retail - Secured on real estate property	103	2	103	28	3	0	94	1	94	14	2	0
	Retail - Secured on real estate property - Of Which: SME	10	0	10	13	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	93	2	93	15	3	0	91	1	91	13	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	1	8	4	2	0	14	1	8	4	2	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	6	4	2	0	12	1	6	3	2	0
	Equity	275	0	275	689	0	0	263	0	263	598	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
AUSTRALIA	Central banks and central governments	4,060	0	2,679	166	0	0	8,117	0	2,743	252	0	0
	Institutions	6,275	0	1,711	223	0	0	6,579	0	1,547	238	0	0
	Corporates	4,054	27	3,918	1,271	0	6	4,256	23	4,104	1,319	0	7
	Corporates - Of Which: Specialised Lending	2,866	0	2,869	915	0	2	3,232	0	3,216	1,038	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	32,728	120	32,943	2,114	126	5	31,889	117	32,102	2,036	117	6
	Retail - Secured on real estate property	32,707	113	32,924	2,112	126	5	31,865	109	32,080	2,033	117	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32,707	113	32,924	2,112	126	5	31,865	109	32,079	2,033	117	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	7	19	2	0	1	24	8	22	3	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	7	19	2	0	1	24	8	22	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	1,839	0	999	1	0	0	1,391	0	433	8	0	0
	Institutions	28,946	0	23,761	1,788	0	1	28,931	0	22,956	1,926	0	1
	Corporates	19,331	26	13,024	6,043	13	31	21,169	637	13,663	6,344	273	48
	Corporates - Of Which: Specialised Lending	9,149	0	6,428	2,274	0	6	9,773	617	6,220	2,313	272	22
	Corporates - Of Which: SME	92	0	86	46	0	0	111	0	110	55	0	0
	Retail	238	4	199	30	6	2	250	4	212	41	5	2
	Retail - Secured on real estate property	123	3	123	23	2	2	134	3	134	33	1	2
	Retail - Secured on real estate property - Of Which: SME	7	1	7	2	1	0	7	0	7	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	116	2	116	21	1	2	127	2	127	31	1	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	115	1	77	8	4	0	116	1	78	8	4	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	114	1	76	7	4	0	115	1	78	7	3	0
	Equity	33	0	33	78	0	0	8	0	8	15	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	6,776	0	5,064	19	0	0	6,777	0	3,113	14	0	0
	Institutions	11,904	0	6,503	753	0	0	12,158	0	6,572	807	0	0
	Corporates	16,784	113	12,236	5,713	135	32	16,389	83	11,869	5,100	37	31
	Corporates - Of Which: Specialised Lending	5,498	63	5,296	1,604	39	12	5,045	62	4,878	1,391	30	13
	Corporates - Of Which: SME	158	10	144	81	7	1	119	9	111	88	5	2
	Retail	475	41	455	177	60	3	505	45	486	212	67	3
	Retail - Secured on real estate property	373	37	372	153	53	1	370	39	369	159	58	1
	Retail - Secured on real estate property - Of Which: SME	63	9	62	29	14	0	57	12	57	33	18	0
	Retail - Secured on real estate property - Of Which: non-SME	311	28	310	124	39	1	313	27	312	126	39	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	102	4	83	24	8	2	136	6	117	53	10	2
	Retail - Other Retail - Of Which: SME	18	0	15	6	1	0	48	1	45	33	2	1
	Retail - Other Retail - Of Which: non-SME	84	4	69	18	6	2	87	5	72	19	7	2
	Equity	4	0	4	8	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	Central banks and central governments	10,133	0	6,796	1,638	0	0	9,602	0	6,385	1,522	0	0
	Institutions	2,468	0	1,697	532	0	0	2,453	0	1,663	531	0	0
	Corporates	13,949	349	11,072	5,483	319	179	15,257	368	12,209	6,442	271	188
	Corporates - Of Which: Specialised Lending	1,984	91	1,943	607	146	28	1,997	94	1,928	747	60	34
	Corporates - Of Which: SME	3,981	92	3,364	1,674	56	52	4,473	86	3,875	2,002	73	44
	Retail	26	0	25	8	0	0	28	0	26	6	0	0
	Retail - Secured on real estate property	17	0	17	6	0	0	16	0	16	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	6	0	0	16	0	16	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	8	1	0	0	12	0	10	2	0	0
	Retail - Other Retail - Of Which: SME	9	0	7	1	0	0	10	0	9	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	1	0	0
Equity	1	0	1	2	0	0	1	0	1	2	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
TURKEY	Central banks and central governments	23	0	14	1	0	0	20	0	11	1	0	0
	Institutions	662	0	373	166	0	0	699	0	421	194	0	0
	Corporates	5,921	161	4,631	2,042	155	20	5,622	25	4,697	2,021	119	5
	Corporates - Of Which: Specialised Lending	332	0	333	101	0	0	416	0	326	117	0	0
	Corporates - Of Which: SME	9	0	9	2	0	0	9	0	9	2	0	0
	Retail	7	0	6	2	0	0	7	0	6	2	0	0
	Retail - Secured on real estate property	5	0	5	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	2	0	0	6	0	6	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	2	0	2	4	0	0	2	0	2	4	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	3,510	0	3,128	696	0	1	3,191	0	2,730	587	0	1
	Institutions	4,521	0	4,068	643	0	1	2,121	0	1,576	435	0	0
	Corporates	7,319	477	5,436	3,378	796	170	7,255	450	5,318	3,162	669	181
	Corporates - Of Which: Specialised Lending	3,314	375	2,986	1,676	555	136	3,290	336	2,884	1,373	358	137
	Corporates - Of Which: SME	9	0	8	1	0	0	5	0	4	1	0	0
	Retail	11,758	75	11,752	1,592	345	13	12,477	69	12,471	1,583	305	12
	Retail - Secured on real estate property	11,744	75	11,744	1,589	344	13	12,463	69	12,463	1,580	304	12
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,743	75	11,743	1,588	344	13	12,462	69	12,461	1,580	304	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	8	3	1	0	15	0	8	3	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	7	3	0	0	14	0	8	3	1	0
Equity	6	0	6	14	0	0	17	0	17	33	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	80,330.4	11,505.2	68,825.2	6,177.0	0.3	6,176.7	802.3	47.2	755.1	54,079.0	0.0	54,079.0	12,584.5	11,457.7	1,126.8	6,687.6	0.0	6,687.6
Austria	4,642.9	0.1	4,642.9															
Belgium	11,203.5	4,252.0	6,951.5															
Bulgaria	61.3	0.0	61.3															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	210.4	0.0	210.4															
Denmark	99.9	0.0	99.9															
Estonia	0.0	0.0	0.0															
Finland	2,442.6	0.0	2,442.6															
France	6,119.9	0.1	6,119.8															
Germany	17,302.8	3,495.1	13,807.7															
Greece	0.1	0.0	0.1															
Hungary	638.7	154.8	483.9															
Ireland	2.7	0.0	2.7															
Italy	1,097.1	109.6	987.5															
Latvia	0.3	0.0	0.3															
Lithuania	0.1	0.0	0.1															
Luxembourg	302.8	19.5	283.3															
Malta	0.0	0.0	0.0															
Netherlands	12,611.4	2,092.1	10,519.3															
Poland	7,040.9	494.0	6,547.0															
Portugal	7.3	0.0	7.3															
Romania	827.2	37.8	789.4															
Slovakia	240.5	17.2	223.3															
Slovenia	1.0	0.0	1.0															
Spain	2,833.0	6.9	2,826.1															
Sweden	416.1	0.0	416.1															
United Kingdom	13.1	0.0	13.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,317.3	68.5	2,248.8															
Canada	564.1	0.0	564.1															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	81.1	0.0	81.1															
U.S.	4,452.9	0.0	4,452.9															
Other advanced economies non EEA	1,033.3	0.0	1,033.3															
Other Central and eastern Europe countries non EEA	954.2	218.8	735.4															
Middle East	489.1	14.5	474.7															
Latin America and the Caribbean	604.6	129.7	474.9															
Africa	73.6	73.6	0.0															
Others	1,644.7	321.0	1,323.7															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²		Available-for-sale ³	Loans and Receivables ⁴		Held-to-maturity investments		of which: Loans and advances	of which: Debt securities					
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities							
TOTAL - ALL COUNTRIES	77,146.0	14,063.4	63,082.5	4,771.6	13.4	4,758.2	714.1	42.6	671.6	47,799.4	0.0	47,799.4	15,116.8	14,007.4	1,109.4	8,744.0	0.0	8,744.0
Austria	4,015.4	0.2	4,015.2															
Belgium	11,605.1	4,959.2	6,645.9															
Bulgaria	64.6	0.0	64.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	186.1	0.0	186.1															
Denmark	101.7	0.0	101.7															
Estonia	0.0	0.0	0.0															
Finland	2,406.1	0.0	2,406.1															
France	3,520.1	0.0	3,520.1															
Germany	16,606.5	4,140.9	12,465.6															
Greece	0.0	0.0	0.0															
Hungary	705.6	185.2	520.4															
Ireland	0.0	0.0	0.0															
Italy	740.5	101.3	639.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	262.8	19.5	243.3															
Malta	0.0	0.0	0.0															
Netherlands	12,154.1	3,433.9	8,720.2															
Poland	6,913.0	479.9	6,433.1															
Portugal	0.0	0.0	0.0															
Romania	904.3	35.9	868.4															
Slovakia	170.6	17.2	153.4															
Slovenia	0.0	0.0	0.0															
Spain	2,194.2	6.8	2,187.4															
Sweden	315.4	0.0	315.4															
United Kingdom	12.6	0.0	12.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,386.4	0.0	2,386.4															
Canada	790.9	0.0	790.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	78.3	0.0	78.3															
U.S.	6,458.1	0.0	6,458.1															
Other advanced economies non EEA	930.6	0.0	930.6															
Other Central and eastern Europe countries non EEA	1,014.0	197.8	816.2															
Middle East	439.5	13.7	425.7															
Latin America and the Caribbean	338.0	45.4	292.6															
Africa	68.7	68.7	0.0															
Others	1,762.7	357.7	1,405.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted							Of which: defaulted					
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	97,738	0	5	5	9	4	0	86,981	0	4	4	3	4	0
Central banks	1,728	0	0	0	0	0	0	1,570	0	0	0	0	0	0
General governments	62,649	0	0	0	0	0	0	58,324	0	0	0	0	0	0
Credit institutions	20,279	0	0	0	0	0	0	16,854	0	0	0	0	0	0
Other financial corporations	10,489	0	0	0	8	0	0	7,586	0	0	0	3	0	0
Non-financial corporations	2,593	0	5	5	0	3	0	2,646	0	4	4	0	4	0
Loans and advances (including at amortised cost and fair value)	607,824	779	13,215	13,215	819	4,364	6,917	614,083	892	12,682	12,682	783	4,258	6,466
Central banks	19,345	0	0	0	3	0	0	19,286	0	0	0	4	0	0
General governments	11,506	18	1	1	1	0	0	14,052	26	1	1	1	0	0
Credit institutions	27,207	3	6	6	2	6	0	26,872	4	5	5	5	5	0
Other financial corporations	19,168	1	4	4	1	3	0	20,857	1	366	366	1	2	21
Non-financial corporations	223,573	173	8,980	8,980	470	3,304	4,139	224,235	168	8,234	8,234	433	3,234	3,770
of which: small and medium-sized enterprises at amortised cost	36,977	73	2,944	2,944	123	693	1,592	35,576	92	2,244	2,244	116	785	1,149
Households	307,025	584	4,224	4,224	341	1,051	2,778	308,782	692	4,075	4,075	340	1,017	2,675
DEBT INSTRUMENTS other than HFT	705,562	779	13,220	13,220	828	4,368	6,917	701,064	892	12,686	12,686	787	4,262	6,466
OFF-BALANCE SHEET EXPOSURES	219,217		602	602	0	119	154	217,313		977	977	0	111	406

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	4	4	4	4	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	4	4	4	4	0
Loans and advances (including at amortised cost and fair value)	14,393	6,733	1,909	1,818	10,144	14,212	6,581	1,894	1,803	9,849
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	1	6	0	0	0	4
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	2	1	1	10	97	19	8	7	41
Non-financial corporations	10,032	4,912	1,681	1,605	6,386	9,894	4,793	1,666	1,590	6,240
of which: small and medium-sized enterprises at amortised cost	1,767	957	289	274	1,147	1,807	863	288	271	1,168
Households	4,346	1,819	226	211	3,747	4,215	1,769	219	206	3,564
DEBT INSTRUMENTS other than HFT	14,393	6,733	1,909	1,818	10,144	14,215	6,584	1,897	1,807	9,849
Loan commitments given	561	136	0	0	116	653	287	0	0	152

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30