



## 2019 EU-wide Transparency Exercise

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

## 2019 EU-wide Transparency Exercise

### Key Metrics

ING Groep N.V.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	44,280	45,493	45,928	46,165	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,280	45,493	45,928	46,165	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	49,601	50,878	52,493	51,755	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	49,601	50,878	52,493	51,755	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	58,081	57,801	59,441	58,689	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	58,081	57,801	59,441	58,689	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	316,313	314,149	311,884	318,253	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	316,313	314,149	311,884	318,253	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.00%	14.48%	14.73%	14.51%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.00%	14.48%	14.73%	14.51%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.68%	16.20%	16.83%	16.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.68%	16.20%	16.83%	16.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.36%	18.40%	19.06%	18.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.40%	19.06%	18.44%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,166,242	1,164,279	1,191,345	1,203,822	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.25%	4.37%	4.41%	4.30%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2019 EU-wide Transparency Exercise

### Leverage ratio

ING Groep N.V.

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,601	50,878	52,493	51,755	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	47,071	48,334	49,956	50,152	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,166,242	1,164,279	1,191,345	1,203,822	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,166,160	1,164,200	1,191,345	1,203,822	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.4%	4.4%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.2%	4.2%	4.2%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise

Capital

ING Groep N.V.

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>58,081</b>	<b>57,801</b>	<b>59,441</b>	<b>58,689</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>44,280</b>	<b>45,493</b>	<b>45,928</b>	<b>46,165</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,078	17,078	17,108	17,108	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	27,616	28,705	29,023	29,533	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,379	3,018	3,612	3,744	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	347	419	452	450	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	139	141	164	179	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-193	-654	-1,017	-1,378	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,985	-2,075	-2,104	-2,167	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(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	-105	-101	-135	-136	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-515	-491	-534	-461	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-415	-446	-464	-493	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	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 37(2)(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-147	-178	-177	-214	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	82	79	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	82	79	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,321</b>	<b>5,385</b>	<b>6,565</b>	<b>5,590</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,833	2,879	4,020	3,982	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	2,488	2,506	2,545	1,608	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>49,601</b>	<b>50,878</b>	<b>52,493</b>	<b>51,755</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,480</b>	<b>6,922</b>	<b>6,948</b>	<b>6,934</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,307	6,754	6,784	6,773	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	172	168	164	160	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>316,313</b>	<b>314,149</b>	<b>311,884</b>	<b>318,253</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.00%</b>	<b>14.48%</b>	<b>14.73%</b>	<b>14.51%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.68%</b>	<b>16.20%</b>	<b>16.83%</b>	<b>16.26%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.36%</b>	<b>18.40%</b>	<b>19.06%</b>	<b>18.44%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>44,198</b>	<b>45,414</b>	<b>45,928</b>	<b>46,165</b>	[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),0)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.97%</b>	<b>14.46%</b>	<b>14.73%</b>	<b>14.51%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure





## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	261,370	258,297	256,697	256,522	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	25,639	25,726	25,443	26,122	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	211,140	207,917	205,851	205,906	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	11,254	11,025	9,447	9,181	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	10,240	8,867	9,891	10,742	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	602	552	623	707	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	516	728	751	776	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	5,334	6,509	4,530	4,056	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,283	1,131	0	0	C 02.00 (R530, c010)
Of which IMA	4,051	5,378	4,530	4,056	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	36,361	35,522	35,522	41,709	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	36,361	35,522	35,522	41,709	C 02.00 (R620, c010)
Other risk exposure amounts	1,891	3,675	3,870	3,741	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	316,313	314,149	311,884	318,253	

## 2019 EU-wide Transparency Exercise

**P&L**  
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(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	30,692	41,690	10,634	21,604
Of which debt securities income	1,201	1,563	363	731
Of which loans and advances income	14,518	20,638	5,391	10,804
Interest expenses	20,329	27,827	7,137	14,582
(Of which deposits expenses)	2,452	4,362	1,243	2,528
(Of which debt securities issued expenses)	2,334	3,181	866	1,714
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	141	153	12	41
Net Fee and commission income	2,097	2,798	675	1,386
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	160	31	151	186
Gains or (-) losses on financial assets and liabilities held for trading, net	615	877	455	706
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	144	255	-246	-327
Gains or (-) losses from hedge accounting, net	-24	-14	-5	68
Exchange differences [gain or (-) loss], net	4	6	-10	-3
Net other operating income /(expenses)	111	117	-402	-422
<b>TOTAL OPERATING INCOME, NET</b>	<b>13,612</b>	<b>18,087</b>	<b>4,127</b>	<b>8,657</b>
(Administrative expenses)	7,768	10,152	2,206	4,345
(Depreciation)	386	520	128	260
Modification gains or (-) losses, net	-1	0	-3	-3
(Provisions or (-) reversal of provisions)	-52	-15	18	57
(Commitments and guarantees given)	-14	-6	1	0
(Other provisions)	-38	-9	17	57
Of which pending legal issues and tax litigation <sup>1</sup>		-16		
Of which restructuring <sup>1</sup>		4		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	428	663	204	413
(Financial assets at fair value through other comprehensive income)	1	-18	-2	1
(Financial assets at amortised cost)	428	681	205	412
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	22	1	11
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	31	93	14	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>5,112</b>	<b>6,838</b>	<b>1,582</b>	<b>3,586</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3,510</b>	<b>4,811</b>	<b>1,139</b>	<b>2,604</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>3,510</b>	<b>4,811</b>	<b>1,139</b>	<b>2,604</b>
Of which attributable to owners of the parent	3,431	4,703	1,119	2,556

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

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

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

ING Groep N.V.

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References
		Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount					
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		43,304			52,198				48,774				55,157				IAS 1.54 (i)					
Financial assets held for trading		60,710	16,913	43,407	51,113	13,042	37,563	509	55,595	15,763	39,585	247	54,910	15,484	39,212	215	IFRS 7.8(a)(i); IFRS 9. Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss		70,214	742	68,973	64,783	141	63,601	1,042	60,855	133	59,450	1,272	59,376	85	58,165	1,125	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss		2,858	277	1,671	2,887	147	1,665	1,075	2,757	117	1,607	1,033	2,944	257	1,703	984	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income		31,211	27,199	1,067	31,223	27,218	1,256	2,749	33,369	29,534	1,265	2,570	31,294	28,383	497	2,415	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost		672,122			664,812				680,160				684,320				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting		1,786	0	1,775	1,703	0	1,691	13	1,644	0	1,637	7	1,698	0	1,694	4	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk		2,489			2,872				3,563				4,012				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets <sup>1</sup>		16,891			15,439				18,216				19,679									
TOTAL ASSETS		901,585			887,030				904,935				913,390				IAS 1.9(a), IG 6					

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	25,174	0	0	-10	0	0	25,551	71	0	-6	0	0	28,478	39	0	-4	-1	0	26,728	57	0	-6	-3	0	Annex V. Part 1.31, 44(b)
	Loans and advances	2,456	130	42	0	-1	-4	2,212	133	39	0	-1	-4	2,008	118	38	0	-1	-3	1,843	99	30	0	-2	-3	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	47,799	0	0	-11	0	0	47,132	156	0	-11	0	0	47,096	139	0	-5	-3	0	45,975	4	0	-9	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	577,917	40,525	10,801	-459	-909	-3,542	570,587	41,452	9,997	-474	-923	-3,104	580,031	47,318	10,137	-468	-919	-3,166	594,041	38,645	10,154	-486	-859	-3,145	Annex V. Part 1.32, 44(a)

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



## 2019 EU-wide Transparency Exercise

Market Risk  
ING Groep N.V.

(min EUR)	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	0	0	55	25	165	46						92	36	204	99									
Of which: General risk	0	0	38	17	127	37						73	29	168	85									
Of which: Specific risk	0	0	17	7	38	9						19	6	36	15									
Equities	0	0	7	2	29	4						9	3	33	11									
Of which: General risk	0	0	0	0	0	0						0	0	0	0									
Of which: Specific risk	0	0	7	2	29	4						9	3	33	11									
Foreign exchange risk	1,283	1,131	3	1	11	3						4	2	9	4									
Commodities risk	0	0	3	1	4	1						6	2	11	5									
<b>Total</b>	<b>1,283</b>	<b>1,131</b>	<b>69</b>	<b>28</b>	<b>209</b>	<b>54</b>	<b>47</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,051</b>	<b>112</b>	<b>42</b>	<b>257</b>	<b>119</b>	<b>61</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,378</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	0	0	71	20	174	44						59	17	153	71									
Of which: General risk	0	0	55	15	142	36						45	13	124	57									
Of which: Specific risk	0	0	16	5	32	9						14	5	29	14									
Equities	0	0	7	2	16	5						6	3	14	9									
Of which: General risk	0	0	0	0	0	0						0	0	0	0									
Of which: Specific risk	0	0	7	2	16	5						6	3	14	9									
Foreign exchange risk	0	0	4	1	15	5						5	2	20	8									
Commodities risk	0	0	5	2	8	3						5	1	7	2									
<b>Total</b>	<b>0</b>	<b>0</b>	<b>87</b>	<b>25</b>	<b>213</b>	<b>57</b>	<b>63</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,530</b>	<b>74</b>	<b>23</b>	<b>195</b>	<b>89</b>	<b>54</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,056</b>

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



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,475	1,584	1,425		3,494	1,599	1,444	
	Regional governments or local authorities	176	170	110		227	177	117	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	3	0		0	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,880	3,833	1,056		2,104	3,392	726	
	Corporates	10,793	6,619	6,466		10,733	6,310	6,155	
	of which: SME	2,335	1,476	1,330		1,866	1,108	966	
	Retail	16,794	11,340	8,087		17,580	11,819	8,457	
	of which: SME	4,018	2,356	1,349		3,900	2,292	1,312	
	Secured by mortgages on immovable property	18,039	16,499	8,628		18,130	16,646	8,488	
	of which: SME	2,010	1,472	967		1,561	1,078	673	
	Exposures in default	1,006	472	566	510	1,102	499	589	561
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>53,163</b>	<b>40,521</b>	<b>26,339</b>	<b>756</b>	<b>53,368</b>	<b>40,446</b>	<b>25,976</b>	<b>858</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	1	65	0		1	64	0	
	Regional governments or local authorities	54	49	10		54	49	10	
	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	1,446	1,385	277		1,606	1,606	321	
	Corporates	745	629	626		832	732	728	
	of which: SME	64	50	49		63	49	48	
	Retail	62	10	7		56	8	6	
	of which: SME	8	3	1		6	2	1	
	Secured by mortgages on immovable property	3,065	2,496	1,726		2,984	2,416	1,660	
	of which: SME	413	378	265		265	244	171	
	Exposures in default	84	49	56	32	87	33	33	51
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>40</b>				<b>63</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	235	113	23		3	7	1	
	Corporates	353	343	319		361	339	322	
	of which: SME	2	2	2		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>4</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	6	1		5	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	54	61	13		75	87	18	
	Corporates	979	913	902		980	904	894	
	of which: SME	301	271	260		225	203	193	
	Retail	4	2	1		3	1	1	
	of which: SME	2	2	1		1	1	0	
	Secured by mortgages on immovable property	6	4	3		5	4	3	
	of which: SME	4	3	2		4	2	2	
	Exposures in default	159	147	220	11	155	142	212	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		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>13</b>				<b>14</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	359	348	162		54	52	13	
	Corporates	9	8	8		9	9	9	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	3		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	0		2	1	0	
	Corporates	35	34	34		37	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	146	121	91		181	151	114	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2,989	2,817	1,629		2,845	2,732	1,503	
	of which: SME	7	7	7	0	0	0	0	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		4	3	3	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				4				6	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	286	289	123		41	42	11	
	Corporates	101	72	72		68	39	39	
	of which: SME	3	1	1		0	0	0	
	Retail	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	0	0		0	0	0	
	Corporates	1,012	892	866		999	881	855	
	of which: SME	246	242	216		239	234	208	
	Retail	3,197	2,779	1,872		3,285	2,863	1,927	
	of which: SME	1,314	1,189	679		1,366	1,232	704	
	Secured by mortgages on immovable property	7,727	7,550	3,453		8,007	7,836	3,558	
	of which: SME	81	80	31		82	80	32	
	Exposures in default	170	57	61	113	180	57	61	123
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				207				220	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	318	1,553	408		18	1,439	294	
	Corporates	308	272	271		158	118	112	
	of which: SME	15	12	12		12	10	10	
	Retail	1,832	26	19		2,036	30	22	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				5				5	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	9	4		0	0	0	
	Corporates	27	17	17		49	39	39	
	of which: SME	0	0	0		0	0	0	
	Retail	3,567	3,072	2,304		3,763	3,244	2,433	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	1	1	1		1	1	0	
	Exposures in default	98	15	15	73	95	16	16	79
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				100				119	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	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	0	0		0	0	0	
	Corporates	60	60	60		71	70	70	
	of which: SME	14	14	14		8	8	8	
	Retail	106	106	61		111	111	64	
	of which: SME	103	103	59		107	107	61	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	2	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,497	1,565	1,414		3,506	1,578	1,450	
	Regional governments or local authorities	220	170	111		173	116	93	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	7	0		0	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,970	4,168	892		2,259	3,664	808	
	Corporates	10,406	5,844	5,696		10,233	5,783	5,650	
	of which: SME	1,780	1,008	879		1,760	993	876	
	Retail	17,415	11,759	8,422		17,840	12,155	8,716	
	of which: SME	3,669	2,239	1,282		3,566	2,250	1,287	
	Secured by mortgages on immovable property	18,472	16,979	8,584		18,936	17,600	9,037	
	of which: SME	1,439	934	576		1,220	854	526	
	Exposures in default	1,155	487	574	625	1,291	542	652	659
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>54,135</b>	<b>40,978</b>	<b>25,693</b>	<b>954</b>	<b>54,239</b>	<b>41,441</b>	<b>26,406</b>	<b>1,005</b>	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	1	61	0		1	38	0	
	Regional governments or local authorities	54	47	9		4	4	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	1,629	1,632	326		1,552	1,576	319	
	Corporates	752	636	631		658	558	554	
	of which: SME	30	24	23		35	30	30	
	Retail	66	11	8		58	8	6	
	of which: SME	12	5	3		6	2	1	
	Secured by mortgages on immovable property	3,010	2,468	1,681		3,111	2,584	1,796	
	of which: SME	215	198	133		208	194	127	
	Exposures in default	80	24	27	53	82	23	24	56
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>63</b>	<b>63</b>	<b>63</b>	<b>63</b>	<b>73</b>	<b>73</b>	<b>73</b>	<b>73</b>	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	327	327	65		228	86	17	
	Corporates	359	324	314		394	347	342	
	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	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	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	45	57	11		62	74	15	
	Corporates	971	893	881		968	869	858	
	of which: SME	230	209	198		229	210	199	
	Retail	3	1	1		3	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	5	4	3		4	4	3	
	of which: SME	4	3	2		3	2	2	
	Exposures in default	155	140	209	13	171	157	235	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	59	55	14		48	47	12	
	Corporates	9	9	9		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	1	1	0		2	1	0	
	Corporates	35	33	33		37	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	233	196	147		266	225	168	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2,998	2,886	1,600		3,017	2,904	1,622	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	5	5	2	11	9	10	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				8				9	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	271	245	52		21	22	6	
	Corporates	63	36	36		58	31	31	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	0	0		0	0	0	
	Corporates	1,024	940	913		1,080	980	955	
	of which: SME	244	241	215		260	256	231	
	Retail	3,453	3,024	2,034		3,693	3,238	2,180	
	of which: SME	1,436	1,308	747		1,524	1,392	795	
	Secured by mortgages on immovable property	8,279	8,103	3,658		8,886	8,682	4,041	
	of which: SME	83	82	33		89	88	36	
	Exposures in default	196	62	66	134	218	69	74	149
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				228				245	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	246	1,592	337		16	1,669	335	
	Corporates	156	121	115		169	133	124	
	of which: SME	16	14	13		13	12	12	
	Retail	2,149	34	25		2,299	44	33	
	of which: SME	1	1	1		1	1	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	7	2	2	4	7	2	2	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				5				6	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(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	0	0	
	Corporates	44	34	34		63	56	56	
	of which: SME	0	0	0		0	0	0	
	Retail	3,868	3,321	2,491		4,110	3,548	2,661	
	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	105	18	18	87	114	20	20	94
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				127				139	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
LUXEMBOURG	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	0	0		0	0	0	
	Corporates	47	46	45		40	40	39	
	of which: SME	6	6	5		6	6	4	
	Retail	103	102	59		104	104	60	
	of which: SME	99	99	57		101	101	58	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
ING Groep N.V.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	256,212	57	113,770	6,267	9	270,944	54	121,260	6,236	4	20	
	Institutions	144,053	343	81,237	13,235	16	135,105	360	74,678	12,466	12	17	
	Corporates	457,360	6,851	321,255	146,270	8,903	2,844	465,171	6,299	322,895	145,746	8,343	2,730
	Corporates - Of Which: Specialised Lending	161,959	2,782	126,416	45,551	3,189	763	162,673	2,192	124,533	43,803	2,524	663
	Corporates - Of Which: SME	36,361	1,297	29,886	16,355	1,690	495	28,059	949	23,563	12,749	1,372	389
	Retail	333,381	3,586	325,776	54,713	5,880	1,293	331,601	3,647	324,379	51,841	5,447	1,238
	Retail - Secured on real estate property	301,855	2,902	298,110	41,470	4,794	535	300,495	2,970	297,012	38,869	4,398	536
	Retail - Secured on real estate property - Of Which: SME	12,273	472	12,051	3,557	576	162	11,945	447	11,725	3,084	497	140
	Retail - Secured on real estate property - Of Which: non-SME	289,582	2,430	286,059	37,913	4,218	373	288,550	2,523	285,287	35,785	3,901	396
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,526	684	27,667	13,243	1,085	758	31,106	677	27,367	12,972	1,049	703
	Retail - Other Retail - Of Which: SME	5,648	229	5,034	2,419	530	229	5,235	211	4,687	2,222	465	201
	Retail - Other Retail - Of Which: non-SME	25,878	454	22,632	10,823	556	529	25,871	466	22,680	10,750	584	502
Equity	4,465	0	4,465	11,254	0	0	4,395	0	4,395	11,025	0	0	
Other non credit-obligation assets													
IRB Total <sup>2</sup>				245,077						240,942			

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	42,425	0	27,834	262	0	50,092	0	35,445	246	0	0	
	Institutions	9,923	329	5,825	808	2	8,580	329	4,459	861	2	2	
	Corporates	72,646	1,681	55,551	25,788	2,774	697	74,173	1,615	56,084	25,195	2,630	651
	Corporates - Of Which: Specialised Lending	21,775	624	21,239	6,319	966	170	21,557	564	20,957	5,574	713	143
	Corporates - Of Which: SME	9,069	134	7,959	5,474	357	63	8,054	154	7,116	4,955	513	53
	Retail	133,704	1,100	129,874	16,838	2,171	396	133,184	1,185	129,414	16,582	2,188	369
	Retail - Secured on real estate property	122,905	897	121,740	13,126	1,739	135	122,612	977	121,448	12,975	1,789	155
	Retail - Secured on real estate property - Of Which: SME	3,296	81	3,213	1,585	201	52	3,131	76	3,050	1,510	192	46
	Retail - Secured on real estate property - Of Which: non-SME	119,609	816	118,527	11,541	1,538	82	119,480	901	118,398	11,465	1,597	108
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,799	203	8,134	3,712	432	262	10,572	208	7,966	3,607	399	214
	Retail - Other Retail - Of Which: SME	2,356	92	2,121	1,191	242	125	2,174	80	1,962	1,088	195	103
	Retail - Other Retail - Of Which: non-SME	8,443	111	6,013	2,521	190	137	8,398	128	6,004	2,519	204	111
Equity	424	0	424	990	0	0	407	0	407	936	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	66,966	0	16,588	0	0	71,750	0	19,414	0	0	0	
	Institutions	5,748	0	3,799	544	0	5,116	0	3,104	597	0	0	
	Corporates	17,221	81	12,117	4,724	249	43	17,172	78	11,937	4,621	99	48
	Corporates - Of Which: Specialised Lending	2,836	36	2,609	1,014	144	16	2,751	33	2,494	885	1	22
	Corporates - Of Which: SME	576	2	327	70	4	0	14	0	12	6	0	0
	Retail	90,838	672	88,258	21,393	928	453	88,189	668	85,901	20,493	960	449
	Retail - Secured on real estate property	78,041	401	75,552	14,443	673	131	75,362	397	73,141	13,570	679	125
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	78,035	400	75,546	14,442	673	131	75,357	396	73,136	13,569	679	125
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,797	272	12,707	6,949	254	321	12,827	272	12,760	6,924	281	323
	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	12,787	271	12,705	6,948	254	321	12,825	272	12,759	6,922	280	323
Equity	14	0	14	27	0	0	13	0	13	25	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	37,240	0	15,015	160	0	37,422	0	18,064	153	0	1	
	Institutions	11,920	6	10,344	1,987	4	11,128	0	9,600	2,024	0	1	
	Corporates	53,364	1,172	40,363	20,534	1,850	477	54,299	1,221	41,419	21,296	1,679	491
	Corporates - Of Which: Specialised Lending	11,801	150	10,603	4,588	133	50	11,276	146	10,988	4,782	124	50
	Corporates - Of Which: SME	18,516	639	14,682	7,337	1,054	223	13,972	437	11,225	5,360	692	154
	Retail	48,391	1,158	47,135	10,065	2,199	258	48,368	1,159	47,139	8,122	1,747	240
	Retail - Secured on real estate property	41,509	999	41,210	7,653	1,825	115	41,693	1,006	41,380	5,853	1,404	106
	Retail - Secured on real estate property - Of Which: SME	7,974	214	7,836	1,670	323	43	7,833	203	7,695	1,303	248	35
	Retail - Secured on real estate property - Of Which: non-SME	33,535	784	33,374	5,983	1,503	72	33,860	804	33,685	4,550	1,156	71
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,882	159	5,925	2,412	374	143	6,676	153	5,759	2,269	343	133
	Retail - Other Retail - Of Which: SME	3,159	107	2,804	1,196	275	79	2,952	104	2,631	1,105	258	73
	Retail - Other Retail - Of Which: non-SME	3,723	52	3,120	1,216	99	64	3,723	49	3,128	1,164	86	60
Equity	120	0	120	245	0	0	119	0	119	244	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	9,412	0	6,518	694	0	13,933	0	6,619	705	0	0	
	Institutions	15,275	0	11,388	1,252	0	14,865	23	10,701	981	0	1	
	Corporates	56,011	393	41,305	21,403	427	191	56,247	345	41,665	20,472	261	193
	Corporates - Of Which: Specialised Lending	17,228	38	13,342	4,927	19	22	16,843	36	13,297	4,786	0	22
	Corporates - Of Which: SME	294	91	260	166	74	1	12	0	11	14	0	0
	Retail	136	1	132	16	2	0	134	2	130	18	4	0
	Retail - Secured on real estate property	123	0	123	13	1	0	121	1	121	15	3	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	122	0	122	12	1	0	119	1	119	15	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	9	3	1	0	13	0	9	3	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	7	3	1	0	11	0	8	3	1	0
Equity	219	0	219	439	0	0	212	0	212	427	0	0	
Other non credit-obligation assets													
IRB Total													

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



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
ING Groep N.V.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
AUSTRALIA	Central banks and central governments	8,329	0	2,452	238	0	0	8,226	0	2,420	228	0	0
	Institutions	5,345	0	1,482	327	0	0	5,014	0	1,273	192	0	0
	Corporates	5,493	132	5,055	1,638	112	32	6,657	133	6,031	1,988	141	33
	Corporates - Of Which: Specialised Lending	3,728	132	3,677	1,181	112	31	4,034	133	4,011	1,204	141	32
	Corporates - Of Which: SME	127	0	83	21	0	0	0	0	0	0	0	0
	Retail	32,255	235	32,476	2,098	222	16	32,993	227	33,218	2,087	192	19
	Retail - Secured on real estate property	32,076	224	32,295	2,072	221	14	32,813	218	33,037	2,063	192	16
	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	32,075	224	32,295	2,072	221	14	32,812	218	33,037	2,063	192	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	180	10	180	26	1	2	180	9	181	25	0	3
	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	180	10	180	26	1	2	180	9	181	25	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	10,739	0	2,134	16	0	0	11,124	0	2,518	9	0	0
	Institutions	20,226	0	14,855	1,524	0	0	19,754	0	14,229	1,466	0	0
	Corporates	20,774	210	13,461	6,187	162	68	20,609	109	13,046	6,023	76	70
	Corporates - Of Which: Specialised Lending	9,970	191	6,744	2,771	158	38	9,657	92	6,510	2,763	76	40
	Corporates - Of Which: SME	97	0	92	62	0	0	17	0	16	18	0	0
	Retail	299	3	266	55	2	2	300	3	264	71	2	2
	Retail - Secured on real estate property	190	3	190	49	2	2	191	2	191	65	1	2
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	186	2	186	48	1	2	184	2	184	64	0	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	109	0	77	6	1	0	109	1	73	5	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	108	0	76	6	1	0	108	0	72	5	1	0
	Equity	20	0	20	41	0	0	17	0	17	32	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
POLAND	Central banks and central governments	8,230	0	6,090	1,339	0	0	8,440	0	6,521	1,518	0	2
	Institutions	2,753	0	1,704	688	0	0	2,763	0	1,743	715	0	0
	Corporates	17,036	480	13,963	7,950	493	256	17,315	484	14,156	7,673	509	258
	Corporates - Of Which: Specialised Lending	2,170	89	2,111	993	34	38	2,154	82	2,088	680	35	34
	Corporates - Of Which: SME	4,806	157	4,150	2,082	108	84	4,691	147	4,039	1,973	97	74
	Retail	30	0	30	8	0	0	27	1	26	8	0	0
	Retail - Secured on real estate property	15	0	15	4	0	0	14	0	14	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	15	0	15	4	0	0	14	0	14	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16	0	15	3	0	0	12	1	12	3	0	0
	Retail - Other Retail - Of Which: SME	13	0	13	2	0	0	10	0	10	2	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	18	0	18	34	0	0	19	0	19	37	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
FRANCE	Central banks and central governments	7,296	0	2,122	0	0	0	7,296	0	1,857	0	0	0
	Institutions	13,006	0	6,562	696	0	0	11,539	0	5,666	606	0	0
	Corporates	18,074	61	13,604	6,111	19	37	17,477	53	13,271	6,111	47	33
	Corporates - Of Which: Specialised Lending	5,805	32	5,571	1,966	2	11	5,738	25	5,572	1,801	2	8
	Corporates - Of Which: SME	173	11	166	51	5	5	149	10	144	46	17	3
	Retail	246	9	227	56	16	2	237	9	217	47	14	2
	Retail - Secured on real estate property	178	6	177	37	12	1	170	6	169	28	0	0
	Retail - Secured on real estate property - Of Which: SME	18	1	18	4	1	0	18	1	18	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	160	5	159	33	11	1	153	5	151	24	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	68	3	50	19	4	2	66	3	48	19	6	2
	Retail - Other Retail - Of Which: SME	15	0	9	4	1	0	14	1	7	4	2	0
	Retail - Other Retail - Of Which: non-SME	53	2	40	15	4	1	53	2	41	15	4	1
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
SPAIN	Central banks and central governments	6,956	0	4,549	1,339	0	0	7,770	0	4,872	1,375	0	1
	Institutions	2,610	0	2,181	258	0	0	2,325	0	1,803	277	0	0
	Corporates	7,415	344	5,613	2,955	275	172	7,494	265	5,639	3,093	331	89
	Corporates - Of Which: Specialised Lending	3,247	305	3,078	1,355	273	128	2,933	228	2,688	1,346	329	48
	Corporates - Of Which: SME	15	0	15	3	0	0	12	0	12	1	0	0
	Retail	14,539	60	14,534	1,781	119	22	15,100	58	15,095	1,847	118	21
	Retail - Secured on real estate property	14,525	60	14,524	1,777	119	21	15,086	57	15,086	1,844	117	21
	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	14,524	60	14,523	1,777	119	21	15,085	57	15,085	1,843	117	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	10	4	1	0	14	0	10	4	1	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	14	0	9	4	0	0	14	0	9	3	0	0
	Equity	15	0	15	29	0	0	15	0	15	29	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min 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	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	9,675	0	5,447	2	0	0	9,555	0	3,510	2	0	0
	Institutions	2,720	0	1,829	134	1	0	3,038	0	2,083	158	0	0
	Corporates	16,055	108	13,235	4,645	119	21	17,171	34	14,335	4,626	56	13
	Corporates - Of Which: Specialised Lending	6,644	44	6,408	1,558	77	10	6,816	1	6,598	1,410	0	1
	Corporates - Of Which: SME	181	0	136	49	0	0	103	0	83	24	0	0
	Retail	2,867	23	2									



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
ING Groep N.V.

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	266,955	54	119,376	6,343	2	11	271,575	55	132,727	6,499	3	14
	Institutions	139,571	331	77,744	12,953	19	14	140,868	331	78,229	12,735	29	16
	Corporates	473,915	6,488	329,871	144,468	7,673	2,816	472,180	6,525	331,359	145,036	8,950	2,716
	Corporates - Of Which: Specialised Lending	166,890	2,206	127,624	42,682	2,315	696	166,143	1,880	128,353	42,729	2,236	625
	Corporates - Of Which: SME	27,329	901	22,994	12,174	1,249	354	27,916	910	24,091	12,632	1,324	354
	Retail	335,404	3,643	328,191	51,481	5,351	1,196	335,973	3,524	329,393	51,883	5,720	1,162
	Retail - Secured on real estate property	303,950	2,964	300,539	38,450	4,316	512	304,331	2,864	301,078	38,120	4,048	540
	Retail - Secured on real estate property - Of Which: SME	12,166	443	11,945	3,047	502	129	12,256	423	12,079	2,968	500	130
	Retail - Secured on real estate property - Of Which: non-SME	291,784	2,521	288,594	35,404	3,814	383	292,075	2,441	288,999	35,152	3,548	410
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,455	679	27,652	13,031	1,034	684	31,642	660	28,315	13,763	1,671	622
	Retail - Other Retail - Of Which: SME	5,294	210	4,739	2,237	452	200	5,211	210	4,789	2,188	455	195
	Retail - Other Retail - Of Which: non-SME	26,160	469	22,913	10,794	582	483	26,431	450	23,526	11,575	1,217	426
	Equity	3,938	0	3,938	9,447	0	0	3,855	0	3,855	9,181	0	0
Other non credit-obligation assets										15,313			
IRB Total <sup>2</sup>				240,649						240,648			

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
NETHERLANDS	Central banks and central governments	50,439	0	35,931	243	0	0	41,589	0	27,408	104	0	0
	Institutions	8,609	318	4,624	883	3	1	9,945	318	5,486	976	2	2
	Corporates	75,800	1,628	57,119	25,414	2,442	666	75,860	1,806	57,926	25,559	2,704	599
	Corporates - Of Which: Specialised Lending	21,427	515	20,797	5,195	669	140	21,260	492	20,674	4,986	624	132
	Corporates - Of Which: SME	7,806	168	6,910	4,674	428	63	8,150	194	7,242	4,821	470	66
	Retail	133,298	1,086	129,464	15,413	1,907	329	133,192	972	129,284	15,423	1,739	332
	Retail - Secured on real estate property	122,726	890	121,579	11,950	1,536	142	122,684	804	121,544	12,075	1,411	164
	Retail - Secured on real estate property - Of Which: SME	3,174	74	3,099	1,536	181	45	3,206	63	3,127	1,489	157	42
	Retail - Secured on real estate property - Of Which: non-SME	119,552	816	118,480	10,414	1,355	97	119,478	741	118,417	10,586	1,254	122
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,572	196	7,884	3,464	371	186	10,509	168	7,740	3,348	328	169
	Retail - Other Retail - Of Which: SME	2,187	78	1,975	1,093	185	101	2,116	77	1,907	1,038	181	94
	Retail - Other Retail - Of Which: non-SME	8,386	117	5,909	2,371	186	86	8,393	91	5,834	2,309	147	75
	Equity	495	0	495	1,116	0	0	324	0	324	679	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
GERMANY	Central banks and central governments	67,205	0	16,938	0	0	0	68,077	0	18,337	17	0	0
	Institutions	4,722	0	3,153	589	0	0	5,390	0	3,645	685	0	0
	Corporates	18,493	98	12,564	4,492	127	50	18,458	79	12,960	4,790	169	29
	Corporates - Of Which: Specialised Lending	2,820	33	2,545	645	0	20	2,879	18	2,572	674	34	4
	Corporates - Of Which: SME	15	0	11	5	0	0	15	0	0	0	0	0
	Retail	88,596	638	86,371	20,470	875	447	89,722	620	87,489	21,365	1,578	376
	Retail - Secured on real estate property	75,565	366	73,387	13,476	612	118	76,407	344	74,213	13,511	1,553	104
	Retail - Secured on real estate property - Of Which: SME	10	0	10	3	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	75,555	366	73,377	13,473	612	118	76,397	344	74,203	13,509	1,553	104
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,031	273	12,984	6,994	263	328	13,315	276	13,276	7,854	985	271
	Retail - Other Retail - Of Which: SME	2	0	1	1	1	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	13,030	273	12,983	6,994	262	328	13,313	276	13,275	7,853	985	271
	Equity	15	0	15	28	0	0	28	0	28	52	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
BELGIUM	Central banks and central governments	37,863	0	13,611	156	0	1	37,784	1	24,292	156	3	1
	Institutions	11,170	5	9,623	1,921	1	2	11,361	4	9,833	1,960	13	1
	Corporates	54,550	1,316	42,025	21,158	1,839	593	54,519	1,260	42,750	21,430	1,801	524
	Corporates - Of Which: Specialised Lending	11,536	147	11,276	4,627	117	55	11,538	135	11,317	4,503	103	44
	Corporates - Of Which: SME	13,651	430	10,986	5,115	662	143	13,752	419	11,565	5,349	682	144
	Retail	49,233	1,262	48,010	8,674	1,936	245	49,305	1,261	48,770	8,220	1,878	271
	Retail - Secured on real estate property	42,471	1,098	42,159	6,292	1,563	107	42,565	1,096	42,428	5,849	1,546	121
	Retail - Secured on real estate property - Of Which: SME	8,043	207	7,898	1,306	256	34	8,121	207	8,022	1,265	277	42
	Retail - Secured on real estate property - Of Which: non-SME	34,428	890	34,262	4,986	1,307	73	34,443	888	34,406	4,584	1,269	79
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,763	164	5,851	2,382	373	138	6,741	166	6,342	2,371	331	150
	Retail - Other Retail - Of Which: SME	2,980	105	2,652	1,113	256	76	2,985	105	2,780	1,121	262	78
	Retail - Other Retail - Of Which: non-SME	3,782	59	3,199	1,270	116	62	3,756	60	3,562	1,250	69	73
	Equity	123	0	123	252	0	0	120	0	120	245	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	14,175	0	7,226	770	0	0	13,980	0	7,292	775	0	0
	Institutions	14,393	0	10,448	1,108	0	0	14,987	0	10,820	944	0	0
	Corporates	58,090	351	43,337	20,949	225	217	58,756	452	43,396	20,925	425	251
	Corporates - Of Which: Specialised Lending	17,554	20	14,001	4,873	0	17	18,259	17	14,439	5,410	0	20
	Corporates - Of Which: SME	9	0	8	9	0	0	9	0	6	6	0	0
	Retail	141	1	137	19	3	0	141	1	137	18	2	0
	Retail - Secured on real estate property	128	1	128	16	2	0	128	1	128	15	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	127	1	127	16	2	0	126	1	127	15	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	9	9	1	0	13	0	9	3	2	0
	R												

















**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
[ 0 - 3M [	Japan	80	80	0	0	0	80	0	0	0	0	0	0	0	0	0	7		
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>82</b>	<b>82</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		U.S.	45	45	0	0	0	45	0	0	0	0	0	0	0	0		0	736
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	7		7	4	1	2	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	4,140		4,140	19	73	370	3,677	0	0	0	0	0	0	0	0	0			
[ 10Y - more	2,469		2,469	11	292	813	1,354	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>6,662</b>		<b>6,662</b>	<b>35</b>	<b>366</b>	<b>1,185</b>	<b>5,076</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	China		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	1		1	1	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>1</b>		<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Other advanced economies non EEA		70	70	1	3	0	66	41	2,157	5	267	1	0	0	0	0	119	
[ 3M - 1Y [			162	162	1	0	116	44	21	384	22	1,099	2	0	0	0	0		
[ 1Y - 2Y [		12	12	3	9	0	0	5	194	6	303	82	0	0	0	0			
[ 2Y - 3Y [		154	154	3	0	22	129	5	163	27	980	11	0	0	0	0			
[ 3Y - 5Y [		12	12	0	0	0	0	4	144	58	1,828	0	0	0	0	0			
[ 5Y - 10Y [		48	48	48	0	0	0	31	210	7	111	0	0	0	0	0			
[ 10Y - more		18	18	18	0	0	0	9	70	8	12	9	0	0	0	0			
<b>Total</b>		<b>475</b>	<b>475</b>	<b>83</b>	<b>6</b>	<b>147</b>	<b>239</b>	<b>116</b>	<b>3,322</b>	<b>133</b>	<b>4,600</b>	<b>104</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Other Central and eastern Europe countries non EEA	5	5	1	0	0	4	0	0	0	0	0	0	0	0	0		365
[ 3M - 1Y [			2	2	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	212		212	11	45	157	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	11		11	8	3	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	150		150	14	57	79	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	153		153	24	129	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	25		25	3	0	22	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>558</b>		<b>558</b>	<b>63</b>	<b>0</b>	<b>105</b>	<b>391</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Middle East		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [			234	234	234	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		107	107	107	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		144	144	144	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		165	165	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>655</b>	<b>655</b>	<b>655</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Latin America and the Caribbean	87	87	0	87	0	0	0	0	0	0	0	0	0	0	0		170
[ 3M - 1Y [			43	43	39	4	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	1		1	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	14		14	0	0	0	14	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	3		3	0	3	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	16		16	0	0	0	16	29	95	0	0	1	0	0	0	0			
[ 10Y - more	39		39	0	0	0	39	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>203</b>		<b>203</b>	<b>39</b>	<b>93</b>	<b>0</b>	<b>70</b>	<b>29</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59
[ 3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		39	39	0	0	0	39	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		22	22	0	0	0	22	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		200	200	0	0	0	200	0	0	0	0	0	0	0	0	0	
[ 10Y - more	52	52	0	0	0	52	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>321</b>	<b>321</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>321</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Others	24	24	6	0	0	18	2	2,193	15	1,683	0	0	0	0	40	
[ 3M - 1Y [		53	53	12	0	0	41	24	439	25	2,228	0	0	0	0		
[ 1Y - 2Y [		38	38	26	0	0	12	1	268	0	118	0	0	0	0		
[ 2Y - 3Y [		308	308	29	0	0	279	7	361	0	118	0	0	0	0		
[ 3Y - 5Y [		450	450	18	0	231	201	7	209	0	30	0	0	0	0		
[ 5Y - 10Y [		439	439	37	23	41	338	0	0	0	2	0	0	0	0		
[ 10Y - more	35	35	14	0	0	21	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>1,347</b>	<b>1,347</b>	<b>143</b>	<b>23</b>	<b>272</b>	<b>909</b>	<b>40</b>	<b>3,471</b>	<b>41</b>	<b>4,178</b>	<b>3</b>	<b>0</b>	<b>0</b>			

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

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

**Regions:**

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

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

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

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

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

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













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Japan	82	82	0	0	0	82	0	0	0	0	0	0	0	0	0	7
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	123	123	123	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>205</b>	<b>205</b>	<b>124</b>	<b>0</b>	<b>0</b>	<b>82</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	U.S.	83	83	2	0	0	81	0	0	0	0	0	0	0	0	0	785
[ 3M - 1Y [		1	1	1	0	0	1	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1,589	1,589	4	2	3	1,581	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		3,270	3,270	19	67	1,071	2,112	0	0	0	0	0	0	0	0	0	
[ 10Y - more	2,544	2,544	5	304	875	1,359	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>7,487</b>	<b>7,487</b>	<b>32</b>	<b>374</b>	<b>1,949</b>	<b>5,132</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other advanced economies non EEA	62	62	62	0	0	17	861	1	28	2	0	0	0	0	0	123
[ 3M - 1Y [		220	220	74	3	86	58	20	285	11	346	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	2	78	1	92	0	0	0	0	0	
[ 2Y - 3Y [		106	106	1	0	105	0	1	29	0	0	0	0	0	0	0	
[ 3Y - 5Y [		101	101	76	0	25	0	2	39	0	0	0	0	0	0	0	
[ 5Y - 10Y [		75	75	75	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>568</b>	<b>568</b>	<b>291</b>	<b>3</b>	<b>216</b>	<b>58</b>	<b>41</b>	<b>1,292</b>	<b>13</b>	<b>467</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	338
[ 3M - 1Y [		86	86	42	0	42	33	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		114	114	11	0	4	110	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		30	30	1	0	19	10	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		102	102	2	0	44	56	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		134	134	11	0	0	123	0	0	0	0	0	0	0	0	0	
[ 10Y - more	24	24	3	0	0	21	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>492</b>	<b>492</b>	<b>30</b>	<b>0</b>	<b>109</b>	<b>353</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Middle East	337	337	239	0	98	0	0	0	0	0	0	0	0	0	0	30
[ 3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		109	109	109	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		145	145	145	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		183	183	183	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>774</b>	<b>774</b>	<b>676</b>	<b>0</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Latin America and the Caribbean	14	14	0	14	0	0	0	0	0	0	0	0	0	0	0	107
[ 3M - 1Y [		108	108	42	65	1	1	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		12	12	9	0	12	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		85	85	0	0	0	85	29	95	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>218</b>	<b>218</b>	<b>42</b>	<b>79</b>	<b>0</b>	<b>97</b>	<b>29</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54
[ 3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		28	28	0	0	0	28	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		69	69	0	0	0	68	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		143	143	1	0	0	142	0	0	0	0	0	0	0	0	0	
[ 10Y - more	82	82	0	0	0	82	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>331</b>	<b>331</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>329</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Others	34	34	33	0	0	1	127	3,465	2	172	0	0	0	0	38	
[ 3M - 1Y [		27	27	20	0	0	7	62	1,037	0	65	0	0	0	0		
[ 1Y - 2Y [		274	274	9	0	0	265	1	160	3	463	0	0	0	0		
[ 2Y - 3Y [		163	163	2	0	0	161	0	20	3	237	0	0	0	0		
[ 3Y - 5Y [		594	594	35	0	183	376	1	30	0	0	0	0	0	0		
[ 5Y - 10Y [		204	204	42	0	94	68	0	0	0	0	0	0	0	0		
[ 10Y - more	30	30	5	0	0	25	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>1,326</b>	<b>1,326</b>	<b>144</b>	<b>0</b>	<b>278</b>	<b>904</b>	<b>192</b>	<b>4,712</b>	<b>8</b>	<b>937</b>	<b>2</b>	<b>0</b>	<b>0</b>			

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

ING Groep N.V.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>76,382</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>76,128</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>
Central banks	2,169	0	0	0	0	0	0	2,239	0	0	0	0	0	0
General governments	50,208	0	0	0	17	0	0	50,803	0	0	0	11	0	0
Credit institutions	14,347	0	0	0	2	0	0	14,022	0	0	0	5	0	0
Other financial corporations	7,898	0	0	0	1	0	0	7,582	0	0	0	1	0	0
Non-financial corporations	1,759	0	0	0	1	0	0	1,482	0	0	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>742,807</b>	<b>1,675</b>	<b>10,843</b>	<b>10,843</b>	<b>1,374</b>	<b>3,541</b>	<b>5,487</b>	<b>738,529</b>	<b>1,852</b>	<b>10,036</b>	<b>10,036</b>	<b>1,401</b>	<b>3,107</b>	<b>5,151</b>
Central banks	47,371	0	0	0	1	0	0	55,478	0	0	0	3	0	0
General governments	12,015	1	67	67	2	1	60	11,904	13	69	69	2	1	53
Credit institutions	50,596	0	0	0	2	0	0	46,055	0	0	0	9	0	0
Other financial corporations	59,950	13	379	379	13	11	21	68,799	13	512	512	13	46	110
Non-financial corporations	255,074	496	6,926	6,926	823	2,600	3,192	234,817	345	5,885	5,885	795	2,182	2,691
of which: small and medium-sized enterprises at amortised cost	35,003	183	1,976	1,976	234	888	1,082	30,008	184	1,436	1,436	166	571	694
Households	317,802	1,165	3,470	3,470	533	930	2,213	321,476	1,481	3,570	3,570	579	879	2,297
<b>DEBT INSTRUMENTS other than HFT</b>	<b>819,189</b>	<b>1,675</b>	<b>10,843</b>	<b>10,843</b>	<b>1,395</b>	<b>3,541</b>	<b>5,487</b>	<b>814,657</b>	<b>1,852</b>	<b>10,036</b>	<b>10,036</b>	<b>1,418</b>	<b>3,107</b>	<b>5,151</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>229,242</b>		<b>769</b>	<b>191</b>	<b>29</b>	<b>81</b>	<b>7</b>	<b>232,877</b>		<b>648</b>	<b>211</b>	<b>61</b>	<b>61</b>	<b>8</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

ING Groep N.V.

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>78,807</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>75,960</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>
Central banks	2,227	0	0	0	0	0	0	2,130	0	0	0	0	0	0
General governments	53,024	0	0	0	11	0	0	52,586	0	0	0	15	0	0
Credit institutions	14,647	0	0	0	1	0	0	13,777	0	0	0	1	0	0
Other financial corporations	7,536	0	0	0	1	0	0	6,660	0	0	0	0	0	0
Non-financial corporations	1,372	0	0	0	1	0	0	806	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>746,690</b>	<b>2,185</b>	<b>10,188</b>	<b>10,188</b>	<b>1,390</b>	<b>3,169</b>	<b>5,215</b>	<b>756,628</b>	<b>1,139</b>	<b>10,212</b>	<b>10,212</b>	<b>1,348</b>	<b>3,148</b>	<b>5,168</b>
Central banks	49,862	31	0	0	2	0	0	56,122	0	0	0	2	0	0
General governments	12,519	28	65	65	2	1	53	13,128	70	65	65	2	1	54
Credit institutions	50,873	1	0	0	7	0	0	52,559	1	0	0	9	0	0
Other financial corporations	68,280	73	578	578	16	86	193	66,201	20	553	553	17	14	192
Non-financial corporations	240,628	596	5,941	5,941	797	2,203	2,650	242,431	226	6,054	6,054	760	2,269	2,672
of which: small and medium-sized enterprises at amortised cost	29,809	158	1,412	1,412	164	536	683	30,795	120	1,490	1,490	181	573	743
Households	324,528	1,455	3,604	3,604	566	879	2,319	326,188	822	3,540	3,540	560	864	2,250
<b>DEBT INSTRUMENTS other than HFT</b>	<b>825,497</b>	<b>2,185</b>	<b>10,188</b>	<b>10,188</b>	<b>1,402</b>	<b>3,169</b>	<b>5,215</b>	<b>832,587</b>	<b>1,139</b>	<b>10,212</b>	<b>10,212</b>	<b>1,365</b>	<b>3,148</b>	<b>5,168</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>231,965</b>		<b>560</b>	<b>234</b>	<b>26</b>	<b>89</b>	<b>105</b>	<b>229,654</b>		<b>737</b>	<b>282</b>	<b>27</b>	<b>89</b>	<b>122</b>

(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) Insitutions 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) Insitutions 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,914</b>	<b>4,085</b>	<b>1,125</b>	<b>991</b>	<b>6,952</b>	<b>9,816</b>	<b>3,912</b>	<b>1,140</b>	<b>996</b>	<b>6,688</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	69	10	7	4	59	315	41	28	24	249
Non-financial corporations	6,948	2,924	957	846	4,522	6,279	2,472	926	808	3,793
of which: small and medium-sized enterprises at amortised cost	1,035	531	152	132	737	762	289	97	81	528
Households	2,896	1,151	161	141	2,370	3,222	1,399	185	163	2,645
<b>DEBT INSTRUMENTS other than HFT</b>	<b>9,914</b>	<b>4,085</b>	<b>1,125</b>	<b>991</b>	<b>6,952</b>	<b>9,816</b>	<b>3,912</b>	<b>1,140</b>	<b>996</b>	<b>6,688</b>
<b>Loan commitments given</b>	<b>330</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>333</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,278</b>	<b>4,295</b>	<b>1,319</b>	<b>1,184</b>	<b>6,762</b>	<b>9,673</b>	<b>4,313</b>	<b>1,317</b>	<b>1,181</b>	<b>6,194</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	54	54	1	1	52	54	54	1	1	53
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	327	50	25	22	258	118	6	7	3	67
Non-financial corporations	6,745	2,784	1,101	992	3,886	6,563	2,912	1,130	1,024	3,723
of which: small and medium-sized enterprises at amortised cost	728	291	97	79	492	744	302	113	92	492
Households	3,152	1,408	191	168	2,565	2,937	1,341	179	152	2,352
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,278</b>	<b>4,295</b>	<b>1,319</b>	<b>1,184</b>	<b>6,762</b>	<b>9,673</b>	<b>4,313</b>	<b>1,317</b>	<b>1,181</b>	<b>6,194</b>
<b>Loan commitments given</b>	<b>486</b>	<b>95</b>	<b>4</b>	<b>2</b>	<b>318</b>	<b>487</b>	<b>101</b>	<b>7</b>	<b>5</b>	<b>318</b>

(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□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.