

Bank Name	ING Groep N
LEI Code	549300NYKK9MWN
Country Code	NL

N.V.

/M7GGW15



Key Metrics

(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
Available capital (amounts)						
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
Risk-weighted assets (amounts)						
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
Capital ratios						
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))	-
Leverage ratio						
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



Leverage ratio

	(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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.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)	CRR
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)	



Capital

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			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	58,081	57,801	59,441		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional		45,493	45,928		C 01.00 (r020,c010)	Article 50 of CRR
		adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	44,280					
	A.1.1	instruments)	17,078	17,078	17,108	17,108	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	2,379	3,018	3,612	3,744	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	347	419	452	450	C 01.00 (r200,c010)	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 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	139	141	164	179	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-193	-654	-1,017	-1,378	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,985	-2,075	-2,104	-2,167	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-105	-101	-135	-136	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-515	-491	-534	-461	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-415	-446	-464	-493	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
			0	0	0			
	A.1.15	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0		C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r460,c010)	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 institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	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 (r490,c010)	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 institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-147	-178	-177	-214	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	82	79	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	82	79	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,321	5,385	6,565	5,590	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,833	2,879	4,020	3,982	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	2,488	2,506	2,545	1,608	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,601	50,878	52,493	51,755	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,480	6,922	6,948	6,934	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,307	6,754	6,784	6,773	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	172	168	164	160	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	B	TOTAL RISK EXPOSURE AMOUNT	316,313	314,149	311,884		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	~ ~	ст,гтС			C 05.01 (r010;c040)	
			44.0001	44.4007				
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.00%	14.48%	14.73%	14.51%		
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.68%	16.20%	16.83%	16.26%		
CET1 Conitol	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	18.40%	19.06%	18.44%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	44,198	45,414	45,928	46,165	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.97%	14.46%	14.73%	14.51%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Mome items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
						I	l	1

(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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
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,
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, c
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_100,C 24.00_010_100,C 24.00_010_100,C 24.00_010_100,C 24.00_010_100,C 24.00_010_010_00,C 24.00_010_00,C 24.00_010_100,C 24.00_010_00,C 24.00_00,C 24.00_00
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	





(mln 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
TOTAL OPERATING INCOME, NET	13,612	18,087	4,127	8,657
(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 ¹		-16		
Of which restructuring ¹		4		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,112	6,838	1,582	3,586
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,510	4,811	1,139	2,604
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,510	4,811	1,139	2,604
Of which attributable to owners of the parent	3,431	4,703	1,119	2,556

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

2019 EU-wide Transparency Exercise P&L ING Groep N.V.



(mln EUR)	(min EUR) As of 30/09/2018				As of 31/12/2018				As of 31/03/2019					As of 30/0			
		Fa	ir value hierarc	hy		Fai	r value hierarc	hy		Fa	ir value hierarc	hy		Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	43,304				52,198				48,774				55,157				IAS 1.54 (i)
Financial assets held for trading	60,710	16,913	43,407	390	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)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	70,214	742	68,973	499	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	910	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	2,946	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	11	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 ¹	16,891				15,439				18,216				19,679				
TOTAL ASSETS	901,585				887,030				904,935				913,390				IAS 1.9(a), IG 6

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

(mlr	n EUR)) As of 30/09/2018						A	s of 31/12/2018					As of 31/03/2019					As of 30,	/06/2019			
		Gross carr	ying amount		Accu	mulated impairr	ment	Gross	carrying amount		Accumulated impa	irment	Gro	ss carrying amoun	nt Acc	umulated impai	rment	Gro	ss carrying amo	ount	Accumulated im	airment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	Stage 1 Assets without significant increase in credit risk sinc 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 1Assets withoutsignificantincrease incredit risk sinceinitialre	Stage 2 Assets with significant increase in redit risk since initial ecognition but not credit- impaired	npaired increas	hout significant increase in e in credit risk since since initial recognition bu	Stage 3 e Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since Cr	Stage 3 edit-impaired assets significant increase in credit risk sin initial recognition	increase in credit risk ce since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets withour significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1Stage 2Assets withoutAssets withsignificantincrease inincrease incredit risksince initialsince initialrecognitionbut not credimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	25,17	4 (0	-10	0	0	25,551	71	0	-6	0	0 28,478	39	0	-4 -1	1	0 26,728	3 57	C	-6	-3	0 Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	2,45	6 130	42	0	-1	-4	2,212	133	39	0 -	-1 -	4 2,008	118	38	0 -1	1 -	3 1,843	3 99	30	0	-2 -	3 Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	47,79	9 (C	-11	0	0	47,132	156	0	-11	0	0 47,096	139	0	-5 -3	3	0 45,975	5 4	C	-9	0	0 Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	577,91	7 40,525	10,801	-459	-909	-3,542	570,587	41,452	9,997	-474 -92	.3 -3,10	4 580,031	47,318	10,137 -4	68 -919	-3,16	6 594,043	. 38,645	10,154	-486 -8	59 -3,14	5 Annex V.Part 1.32, 44(a)

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution



1	SA					II	1								IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (J	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		E RISKS CAPITAL RGE FOR CTP		VaR <i>(Memor</i>	andum item)	STRESSED VaR <i>(M</i>	emorandum item)	INCREM DEFAUL MIGRATIC CAPITAL	T AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	2 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT E		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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018								As of 31/12	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 1,283 0	0 0 0 0 0 0 1,131 0	55 38 17 7 0 7 3 3 3	25 17 7 2 0 2 1 1	165 127 38 29 0 29 11 4	46 37 9 4 0 4 3 1						92 73 19 9 0 9 4 6	36 29 6 3 0 3 2 2	204 168 36 33 0 33 9 11	99 85 15 11 0 11 4 5						
Total	1,283 As of 31/03/2019	1,131 As of 30/06/2019	69	28	209	54 As of 31/0	47 03/2019	43	0	00	4,051	112	42	257	119 As of 30/0		58	0	0	0	5,378
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0 0 0 0 0 0	71 55 16 7 0 7 4 5	15 5 2 0 2 1 2	174 142 32 16 0 16 15 8	44 36 9 5 0 5 5 3						59 45 14 6 0 6 5 5 5	17 13 5 3 0 3 2 1	153 124 29 14 0 14 20 7	71 57 14 9 0 9 8 2						
Total	0	0	87	25	213	57	63	56	0	0 0	4,530	74	23	195	89	54	56	0	0	0	4,056

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.

2019 EU-wide Transparency Exercise

Market Risk



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach			
			As of 30/	/09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	3,475	1,584	1,425			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			3,392	726	
	Corporates	10,793	6,619	6,466			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	
Consolidated data	of which: SME	4,018	2,356			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			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	
	Standardised Total ²	53,163	40,521	26,339	756	53,368	40,44	6 25,976	858

⁽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 Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 30/09/2018	As of 31/12/2018

	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
NETHERLANDS	of which: SME	8	3	1		6	2	1	
NETTEREARDS	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	40	0	0	0	
	Standardised Total ²	(1) Original exposure variation Fun			40				63

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

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	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	
GERMANY	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	-
	Standardised Total ²				4				4

⁽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 securistisation 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 ¹	Priginal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk						Value adjustments and provisions ²		
	(mln EUR, %)										
	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 Retail	301	271	260		225	203	193			
	of which: SME	4	2			3	1				
BELGIUM		2	Ζ			1	1				
	Secured by mortgages on immovable property of which: SME	6	4	3		5	4 2	3			
	Exposures in default	159		220	11	155	142	212	1		
	Items associated with particularly high risk	139	14/		11	0	142				
	Covered bonds	0	0	0		0	0				
	Claims on institutions and corporates with a ST credit assessment	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 ²				13				1		

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

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach			
			As of 30	/09/2018		As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		<u>^</u>	<u>^</u>			^		
	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 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	
UNITED STATES	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 ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
AUSTRALIA	of which: SME	0	0	0		0	0	0	
AUSTRALIA	Secured by mortgages on immovable property	2,989	2,817	1,629		2,845	2,732	1,503	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	7	7	0	4	3	3	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 ²				4				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes generation	al credit risk adjustments.
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		Standardised Approach							
		As of 30/	09/2018		As of 31/12/2018				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(mln EUR, %) 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			
Multilateral Development Banks	0	0	0		0	0	0		
International Organisations	0	0	0		ů 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		
of which: SME Secured by mortgages on immovable property	1	1	1		1	1	1		
	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 Other expectives	0	0	0		0	0	0		
Other exposures Standardised Total ²	0	0	0	0	U	0	0	<u>م</u>	
Stanuaruiseu Total				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 securistisation 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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	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	1,872 679		3,285	2,863	1,927 704			
POLAND	of which: SME	1,314 7,727	1,189 7,550	3,453		1,366 8,007	1,232 7,836	3,558			
-	Secured by mortgages on immovable property of which: SME	81	80	3,455		82	80	32			
	Exposures in default	170	57	61	113	180	80 57	61	12		
	Items associated with particularly high risk	1/0	0	01	115	0110	0	01	12		
	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 ²				207				22		

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



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	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 Institutions	318	1,553	408		18	1,439	294		
	Corporates	308	272	271		158	1,439	112		
	of which: SME	15	12	12		130	110	10		
	Retail	1,832	26	19		2,036	30	22		
	of which: SME	2	1	1		2	1	1		
FRANCE	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 ²				5				5	

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

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



		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	1	1	1		1	1	0	
	Exposures in default	88	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 ²				100				119

⁽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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures,	but includes genera	al credit risk adjustments.
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			Standardised Approach							
			As of 30,	/09/2018			As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %) 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		
LUXEMBOURG	of which: SME	103	103	59		107	107	61		
LUXLINDOUKG	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	U	0		0	0	0		
	Collective investments undertakings (CIU)	0	U			U	U			
	Equity Other exposures	0	0			0	0			
	Standardised Total ²		0		0	Ū	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach				
			As of 31/	03/2019		As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(mln EUR, %)									
	Central governments or central banks	3,497	1,565	1,414	ł	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	/	0		0	4	0		
	International Organisations Institutions	0	U 4 169	892				0		
	Corporates	2,970 10,406	4,168 5,844	5,696		2,259 10,233	3,664 5,783	808 5,650		
	of which: SME	1,780	1,008	879		1,760	993	876		
	Retail	17,415	11,759	8,422			12,155	8,716		
	of which: SME	3,669	2,239	1,282		3,566	2,250	1,287		
Consolidated data	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	ł 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		
	Standardised Total ²	54,135	40,978	25,693	954	54,239	41,443	1 26,406	1,005	

(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 Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 31/03/2019	As of 30/06/2019

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
NETHERLANDS	of which: SME	12	5	3		6	2	1	
INE I HERLANDS	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	
	Standardised Total ²				63				73

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
GERMANY	of which: SME	0	0	0		0	0	0	
GLKMANT	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	
	Standardised Total ²				4				1

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

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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 of which: SME	971 230	893 209	881 198		968 229	869 210	858 199	
	Retail	230	209	198		229	210	199	
	of which: SME	5	1			З 1	1	1	
BELGIUM	Secured by mortgages on immovable property	5	4	3		1	1	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	
	Standardised Total ²				15				15

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach			
			As of 31/	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		^						
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities 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	
	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	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	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 Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0				0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²		0		0		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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

sposules, but includes genera											
			Standardise	d Approach							
	As of 31/	/03/2019		As of 30/06/2019							

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
AUSTRALIA	of which: SME	0	0	0		0	0	0	
AUSTRALIA	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 ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31/	/03/2019			As of 30,	/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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 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	
UNITED KINGDOM	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	0	0
	Exposures in default Items associated with particularly high risk	0	0	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 ²				0				0

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
POLAND	of which: SME	1,436	1,308	747		1,524	1,392	795	
	Secured by mortgages on immovable property of which: SME	8,279 83	8,103 82	3,658 33		8,886 89	8,682 88	4,041 36	
	Exposures in default	196	62	66	134	218	69	74	149
	Items associated with particularly high risk	190	02	0	TJT	210	09	/4	5
	Covered bonds	0	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 ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	ed Approach			
			As of 31/	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ²				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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 Institutions	246	1,592	337		16	1,669	335	
	Corporates	156	1,392	115		169	1,009	124	
	of which: SME	150	14	13		105	133	12	
	Retail	2,149	34	25		2,299	44	33	
	of which: SME	1	1	1		1	1	0	
FRANCE	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		
	Other exposures	0	0	0	-	0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

exposures, but includes genera	a creat risk aujustments.								
			Standardise	d Approach					
	As of 31/	03/2019		As of 30/06/2019					

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	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 ²				127				139

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures,	but includes	general	credit ris	< adjustments.	

					Standardise	d Approach			
			As of 31/	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0	0		0	0	0	
	Central governments or central banks 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	
	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	
LUXEMBOURG	of which: SME	99	99	57		101	101	58	
LUAEMIDUURG	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 Other exposures	0	0			0	0		
	Standardised Total ²	0	0	0	1	0	0		0
					-				Ţ

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



Credit Risk - IRB Approach

ING Groep N.V.

							IRB Apj	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	256,212	57	113,770	6,267	9	5	270,944	54	121,260	6,236	4	ł 20
	Institutions	144,053	343	81,237	13,235	16	8	135,105	360	74,678	12,466	12	. 17
	Corporates	457,360		321,255	146,270	8,903		465,171	6,299	322,895	145,746	8,343	-
	Corporates - Of Which: Specialised Lending	161,959		126,416	45,551	3,189		-	2,192	-	43,803		663
	Corporates - Of Which: SME	36,361	1,297	29,886	16,355	1,690	495	28,059	949	23,563	12,749		
	Retail	333,381	3,586	325,776	54,713	5,880	1,293	331,601	3,647	324,379	51,841		-
	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	
Concolidated data	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	
Consolidated data	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 0
	Retail - Other Retail	31,526		27,667	13,243	1,085	758	31,106	677	27,367	12,972		
	Retail - Other Retail - Of Which: SME	5,648	229	5,034	2,419	530	229	5,235	211	4,687	2,222	465	
	Retail - Other Retail - Of Which: non-SME	25,878		22,632	10,823	556	529	25,871	466	22,680	10,750	584	502
	Equity	4,465	0	4,465	11,254	0		4,395	0	4,395	11,025		
	Other non credit-obligation assets				13,338						13,628		
	IRB Total ²				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 Secutarisation position unlike in the previous Transparency exercises' results.



		Original I	Exposure ⁺	Exposure Value ¹	Risk exposu	re amount	adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	42,425	0	27,834	262	0	0	50,092	0	35,445	246	0) (
	Institutions	9,923	329	5,825	808	2	0	8,580	329	4,459	861	2	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	3 143
	Corporates - Of Which: SME	9,069	134	7,959	5,474	357	63	8,054	154	7,116	4,955	513	55
	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	2 40
NETHERLANDS	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	' 10
	Retail - Qualifying Revolving	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	21
	Retail - Other Retail - Of Which: SME	2,356	92	2,121	1,191	242	125	2,174	80	1,962	1,088	195	5 10
	Retail - Other Retail - Of Which: non-SME	8,443	111	6,013	2,521	190	137	8,398	128	6,004	2,519	204	ł 111
	Equity	424	0	424	990	0	0	407	0	407	936	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).

(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property	Original	Exposure ¹	As of 30/	09/2018					As of 31/	12/2018		
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Original	Exposure ¹		As of 30/09/2018						As of 31/12/2018		
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	66,966		16,588	0	0	0	71,750	0	19,414	0	0	0
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	5,748		3,799	544	0	0	5,116	0	3,104	597	0	0
Corporates - Of Which: SME Retail	17,221		12,117	4,724	249	43	17,712	78	11,937	4,621	99	48
Retail	2,836		2,609	1,014	144	16	2,751	33	2,494	885	1	22
	576		327	/0	4	1	14	0	12	6	0	0
Retail - Secured on real estate property	90,838		88,258	21,393	928	453			85,901	20,493	960 670	
	78,041	401	75,552	14,443	673	131	75,362	397	73,141	13,570	679	125
GERMANYRetail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:		400	o 75,546	14,442	673	131	75,357	396	73,136	13,569	0 679	125
Retail - Qualifying Revolving		-00	0-0,5,7	17,772	0/5	151		0,00	/3,130	15,509	079	125
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	11	0	2	1	0	0	2	0	1	1	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	1	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 Ap	oproach
As of 30/09/2018	As of 31/12/2018

		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	37,240	0	15,015	160	0	0	37,422	0	18,064	153	0	1
	Institutions	11,920	6	10,344	1,987	4	1	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	11,001	150	10,603	4,588	133	50	11,276	146	10,998	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
BELGIUM	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	3,122	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 Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	Risk exposure amount a		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	9,412 15,275 56,011 17,228 294 136 123 2 122	0 0 393 38 91 1 0 0 0	6,518 11,388 41,305 13,342 260 132 123 2 122	694 1,252 21,403 4,927 166 16 13 0 12	0 0 427 19 74 2 1 0 1	0 0 191 22 1 0 0 0 0		0	6,619 10,701 41,665 13,297 11 130 121 2 119	705 981 20,472 4,786 14 18 15 0 15	0 0 261	0 0 1 193 22 0 0 0 0 0 0 0 0 0 0 0 0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 13 2 11 219	0 0 0 0	0 9 1 7 219	0 3 0 3 439	0 1 0 1 0	0 0 0 0	0 13 2 11 212	0 0 0 0	0 9 1 8 212	0 3 0 3 427	0 1 0 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).



Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	8,329		2,452	238	0	0	8,226		2,420	228	0	
	Institutions	5,345		1,482	327	0	0	5,014	0	1,273	192	0	
	Corporates	5,493		5,055	1,638	112	32	6,657	133		1,988	141	33
	Corporates - Of Which: Specialised Lending	3,728		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	C
	Retail	32,255	235	32,476	2,098	222		32,993		· ·	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
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	C
AUSTRALIA	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	C
	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	
	Retail - Other Retail - Of Which: non-SME	180	10	180	26	1	2	180	9	181	25	0	
	Equity Other non credit-obligation assets	0	U	0	0	0	0	U	0	0	U	0	
	IRB Total	⁽¹⁾ Original exposu											

⁽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 Ap	proach					
				As of 30/	/09/2018					As of 31/	/12/2018		
		Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	- and provisions
	Central banks and central governments	10,739	0	2,134	16	0	0	11,124	0	2,518	9	()
	Institutions	20,226	0	14,855	1,524	0	0	19,754	0	14,229	1,466	()
	Corporates	20,774	210	13,461	6,187	162	68	20,609	109	13,046	6,023	76	5 7
	Corporates - Of Which: Specialised Lending	9,970	191	6,744	2,771	158	38	9,657	92	6,510	2,763	76	5 4
	Corporates - Of Which: SME	97	0	92	62	0	0	17	0	16	18	()
	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	L
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	7	0	7	1	()
NITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	186	2	186	48	1	2	184	2	184	64	()
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	()
	Retail - Other Retail	109	0	77	6	1	0	109	1	73	5	1	L
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	()
	Retail - Other Retail - Of Which: non-SME	108	0	76	6	1	0	108	0	72	5	1	L
	Equity	20	0	20	41	0	0	17	0	17	32	()
	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 Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value	Γ	Of which: defaulted	provisions
POLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	8,230 2,753 17,036 2,170 4,806 30 15 0 15 0 15 0 16 13 2 18	0 0 480 89	,	1,339 688 7,950 993 2,082 8 4 0 4 0 4 0 3 2 1 34	0 0 493 34 108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 256 38 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 484 82 147 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,521 1,743 14,156 2,088 4,039 26 14 0 14 0 14 0 12 10 2 19	1,518 715 7,673 680 1,973 8 5 0 5 0 5 0 3 2 1 37	0 0 509 35 97 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	IRB Total		ro, upliko Exposuro										

⁽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 Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,296	0	2,122	0	0	0	7,296		1,857	0	() 0
	Institutions	13,006	0	6,562	696	0	0	11,539	0	5,666	606	(0
	Corporates	18,074	61	,	6,111	19	37	17,477	53	3 13,271	6,111	47	33
	Corporates - Of Which: Specialised Lending	5,805	32		1,966	2	11	5,738	25	5 5,572	1,801	2	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	r 2
	Retail - Secured on real estate property	178	6	177	37	12	1	170	6	5 169	28	8	<i>.</i> 0
FRANCE	Retail - Secured on real estate property - Of Which: SME	18	1	18	4	1	0	18	1	. 18	4	1	. 0
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	160	5	159	33	11	1	153	5	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	e	, 2
	Retail - Other Retail - Of Which: SME	15	0	9	4	1	0	14	1	/	4	2	. 0
	Retail - Other Retail - Of Which: non-SME	53	2	40	15	4	1	53	2	41	15	2	
	Equity Other new credit, chligation accests	1	0	1	1	0	0	1	0	1	1	(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 Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	6,956	0	4,549	1,339	0	0	7,770	0	4,872	1,375) 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		3,093	331	
	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	15,055	1,847	118	
	Retail - Secured on real estate property	14,525	60	14,524	1,777	119	21	15,086	57	15,086	1,844	117	⁷ 21
CDATN	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SPAIN	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 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	1	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 0
	Equity	15	0	15	29	0	0	15	0	15	29	0	0 0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original Ex	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	9,675		5,447	2	0	0	9,555	0	3,510	2	C	0
	Institutions	2,720		1,829	134	1	0	3,038	0	2,083	158		0
	Corporates	16,055		,	4,645	119	21	17,171	34	14,335	4,626		13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,644 181		6,408 136	1,558 40	//	10	6,816 103	1	6,598 83	1,410 24		
	Retail	2,867		2,809	421	27	4	2,964	20	2,911	516	20	4
	Retail - Secured on real estate property	2,436		2,429	355	21	2	2,544	17	2,511	448	22	2
	Retail - Secured on real estate property - Of Which: SME	184		184	34	6	2	184	5	184	39	6	5 1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	2,253	12	2,246	321	15	1	2,360	11	2,353	409	16	5 1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	431	5	379	66	6	2	421	4	374	68	7	1
	Retail - Other Retail - Of Which: SME	36		29	7	2	0	31	1	25	6	2	0
	Retail - Other Retail - Of Which: non-SME	395	4	351	59	4	1	390	3	349	62	5	1
	Equity	1	0	1	2	0	0	45	0	45	86	C	0
	Other non credit-obligation assets												
	IRB Total							rsion factors or credit					

⁽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).



Credit Risk - IRB Approach

ING Groep N.V.

							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	266,955	54	119,376	6,343	2	11	271,575	55	132,727	6,499	5	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	
Concolidated data	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
Consolidated data	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	C
	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		3,855	0	3,855	9,181	0	
	Other non credit-obligation assets				15,957						15,313		
	IRB Total ²				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 Secutarisation position unlike in the previous Transparency exercises' results.



		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	adjustments and	Original E	xposure ⁺	Exposure Value ¹	Risk exposu	re amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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
NETHERLANDS	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	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	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	8	0	0	0
	Retail	88,596	638	86,371	20,470				620		21,365		376
	Retail - Secured on real estate property	75,565	366	73,387	13,476	612	118	76,407	344	74,213	13,511	553	104
GERMANY	Retail - Secured on real estate property - Of Which: SME	10	0	10	3	0	0	10	0	10	2	0	0
GERMANT	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	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 A	pproach
As of 31/03/2019	As of 30/06/2019

		Original I	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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		1
	Corporates	54,550	1,316	42,025	21,158	1,839	533	54,519	1,260	42,750	21,430		524
	Corporates - Of Which: Specialised Lending	11,536	147	11,276	4,627	117	55	11,538	135	11,317	4,503		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
BELGIUM	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	372	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	14,175 14,393 58,090 17,554 9 141 128 2 127 0 13 2 11 222	0 351 20 0 1 1 0 1 0 0 0 0 0	7,226 10,448 43,337 14,001 8 137 128 2 127 0 9 1 7 222	770 1,108 20,949 4,873 9 19 16 0 16 0 16 0 3 0 3 442	0 0 225 0 3 2 0 2 0 1 0 1 0 1	0 0 217 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,980 14,987 58,766 18,259 9 141 128 2 126 0 13 1 1 11 419	0 452 17 0	0 7,292 10,820 2 43,396 7 14,439 9 137 1 128 0 2 1 127 0 9 1 127 0 9 0 9 1 127 0 9 0 9 1 127 0 9 0 9 0 9 1 127 0 9 0 9 0 11 0 8 0 419	775 944 20,925 5,410 6 18 15 0 15 0 15 0 3 0 3 931	0 0 425 0 0 2 1 0 1 0 1 0 1 0 1 0	0 0 251 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	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).



Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	8,293		2,427	219	0	0	8,148		2,447	213	C) 0
	Institutions	7,233		1,981			0	5,648		1,610			0 0
	Corporates	6,371		5,803	1,921		37	6,801		6,062	2,037		36
	Corporates - Of Which: Specialised Lending	4,040	136	4,012	1,259	129	34	4,225	130	4,183	1,299	113	34
	Corporates - Of Which: SME	0	0	0	0	0	0	31	0	22	4	C	0
	Retail	34,575		34,811		215	22	33,457	271	33,684	2,207		
	Retail - Secured on real estate property	34,381	239	34,616	2,255	215	20	33,262	260	33,489	2,180	206	5 25
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	C	0 0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	34,380	239	34,615	2,255	215	20	33,262	260	33,488	2,180	206	5 25
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	194	9	195	26	0	2	195	11	195	27	C	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	194	9	195	26	0	2	195	11	195	27	C	2
	Equity	0	0	0	0	0	0	0	0	0	0	C	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	12,266	0	3,660	9	0	0	12,534	0	3,930	8	() 0
	Institutions	20,073	0	14,755	1,354		0	19,428	0	14,341	1,426	() 0
	Corporates	22,402	84	14,322	6,235	67	61	21,588	94	13,554	5,827	66	64
	Corporates - Of Which: Specialised Lending	10,531	84	7,222	2,758	67	45	9,125	82	6,219	2,388	65	5 46
	Corporates - Of Which: SME	19	0	18	19	0	0	17	0	16	16	() 0
	Retail	307	3	265	56	2	2	305	3	287	62	:	L 3
	Retail - Secured on real estate property	190	2	190	50	1	2	196	2	196	55	1	L 2
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	(0 0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	185	2	185	49	1	2	190	2	190	54	() 2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0 0
	Retail - Other Retail	117	1	75	6	1	0	110	1	91	7	1	L 0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	(0 0
	Retail - Other Retail - Of Which: non-SME	116	0	74	5	1	0	108	0	90	6	1	L 0
	Equity	18	0	18	35	0	0	19	0	19	36	(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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
POLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	8,479 2,950 17,643 2,163 4,644 31 15 0 15 0 15 0 16 9 6 26	0	6,199 1,921 14,392 2,081 4,051 32 15 0 15 0 15 0 17 9 7 26	1,390 820 7,595 612 1,986 12 6 0 6 0 6 0 7 2 5 50	0 417 20	1 0 253 34 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 511 80 104	6,687 1,856 14,881 2,253 4,203 30 14 0 14 0 14 0 16 10 7 30	807 8,307 1,068 2,036	0 482 19	0 2 0 0 2 261 3 34 3 50 1 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0
	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original B	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,327	0	2,753	0	(0 0	7,303		2,279	6	C	0 (
	Institutions	11,993	0	6,698	649	(0 0	12,562		7,079		0) 0
	Corporates	17,873	53	13,622	6,153		4 37	17,916	145	13,724	6,363	514	41
	Corporates - Of Which: Specialised Lending	5,876	25	5,688	1,758	4	2 9 5	6,222 80	14	6,071	1,860	1	. 8
	Corporates - Of Which: SME Retail	72	10	64 226	14		5	•••	10	72	1/	5	5
		244 179	10	226 177	49	10		251 179	9	237 178	48	- 14	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	179	1	10	29			179	5 1	170	20	1	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	160	5	159	т 26			162	5	161	23	1 F	
	Retail - Qualifying Revolving	0	0	135	20			0	0	0	25	C (
	Retail - Other Retail	66	3	49	20		7 2	71	3	59	22	7	7 2
	Retail - Other Retail - Of Which: SME	13	1	8	4		3 0	12	1	9	5	3	3 0
	Retail - Other Retail - Of Which: non-SME	53	2	41	16		1 1	60	2	50	18	2	4 2
	Equity	1	0	1	1		0 0	1	0	1	1	ſ	ס נ
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
			As of 31/03/2019					As of 30/06/2019					
		Original I	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,816	0	5,355	1,526	0	1	7,765	0	4,787	1,362	0) 1
	Institutions	2,012	0	1,520	257	0	0	1,034	0	600	228	0	0
	Corporates	7,866	262	5,458	3,011	296	90	7,886	250	,	3,154	404	76
	Corporates - Of Which: Specialised Lending	3,034	225	2,624	1,342	294	50	3,128	214	2,742	1,495	402	30
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0 0
	Retail	15,732	58	15,727	1,988	163	20	16,267	58	16,263	1,938	109	
	Retail - Secured on real estate property	15,717	57	15,717	1,984	162	20	16,252	57	16,252	1,934	108	3 25
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0 0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	15,715	57	15,715	1,984	162	20	16,250	57	16,250	1,934	108	3 25
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0 0
	Retail - Other Retail	15	0	10	4	0	0	15	0	11	5	1	. 0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0 0
	Retail - Other Retail - Of Which: non-SME	14	0	10	4	0	0	14	0	11	4	0	0
	Equity	15	0	15	28	0	0	29	0	29	56	0	0 0
	Other non credit-obligation assets												
	IRB Total												

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

			IRB Approach										
			As of 31/03/2019					As of 30/06/2019					
		Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original Exp	osure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	9,568		6,276	4	0	0	9,502	0	5,580	4	C) (
	Institutions	3,140		2,154	256	0	0	3,360	0	2,482	253	0	0 0
	Corporates	16,452 7,242	33	13,805 6,724	4,314 1,369	5/	11	16,320 7,454	35	13,561 6,923	4,249 1,394	40	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	52	0	0,724	1,509	0	1	63	0	0,923 54	21	1	
	Retail	3,018	21	2,965	523	30	4	3,104	22	3,046	519	29	9 4
	Retail - Secured on real estate property	2,588	16	2,581	445		2	2,667	16	2,658	442	21	2
	Retail - Secured on real estate property - Of Which: SME	172	5	172	34	6	1	174	3	174	33	3	3 1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	2,416	10	2,409	412	15	1	2,493	13	2,484	409	17	7 1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0 0
	Retail - Other Retail	430	5	384	77	9	2	437	6	389	77	9	2
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	36 394	1	32 352	8	2	0	30 407	1	28 361	8 68	2	
	Equity	594	5 0	352 65	70 123	/ 	2	93	0	201 201	177		
	Other non credit-obligation assets			05	125	0		55	U	55	1//		
	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).



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	752 118 41 67 855 1,188 67 3,087	752 118 41 67 855 1,188 67 3,087	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	382 587 782 1,504 784 3,766 6,007 13,812	382 587 782 1,504 784 3,766 6,007 13,812	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	14 0 4 3 5 8 0 35	14 0 4 3 5 8 0 35	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 13 1 1 1 4 227 6 263	0 13 1 1 1 4 227 6 263	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0 0 3 0 0 0 3 3 0 0 0 3	0 0 0 0 3 0 0 0 3 0 0 0 3	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	

			ING Groep N.V.				
			As of 31/12/2018				
		Direc	t exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fair v
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional arr
0 0 0 0 1 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 756 981 0	752 118 41 67 98 206 67	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1 0 2 0 1 101 8 111	0 0 0 0 0 21 20 40	1,738 73 16 391 1,137 57 387 0 2,060	1,349 309 570 391 366 726 3,257 5,980 11,600	0 0 2 3 3 90 151 1,039 1,289	0 1 219 103 186 2,228 1,211 3,820 7,768	0 0 0 0 0 11 16 27	
0 0 0 0 1 0	0 0 0 0 0 0 0 0 0	14 0 4 3 0 0 0 0	0 0 0 5 7 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1	0	22	13	0	0	0	
0 13 1 9 19 6		0 0 0 0 0 0 32 0 32 0 32	0 0 0 0 5 176 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
49 0 0 0 3 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	181 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
3 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0	0	0	0	0	0	0	

ai	tives		Off balan	ce sheet	
	Dorivatives with r	Off-balance sheet exposures erivatives with negative fair value			
					Risk weighted exposure amount
	Carrying amount	Notional amount	Nominal	Provisions	
	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
	0 0 0 0 0 0 11 16	0 0 3 105 17 49 286 238	0 20 32 25 5 3 3 3 1	0 0 0 0 0 0 0 0 0 0	16
	27 0 0 0 0 0 0 0 0 0	699 0 0 0 0 0 0 0 0 0	89 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,883
	0	0	0	0	17
	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
_	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0



	(mln EUR)			On balance sl	heet	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: F fair value compret
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 23 0 229 465 1,441 0 2,158	0 23 0 229 465 1,441 0 2,158	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	2 570 152 52 352 353 236 1,718	2 570 152 52 352 353 236 1,718	2 1 1 2 2 16 2 25	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	1,935 490 1,401 1,760 2,824 1,340 5 9,754	1,935 490 1,401 1,760 2,824 1,340 5 9,754	1 4 25 8 18 210 5 272	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia	0 7 0 0 1 3 0	0 7 0 0 1 3 0	0 7 0 0 1 3 0	0 0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	11 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	0 125 200 7 27 11 12 0 382	0 125 200 7 27 11 12 0 0 382	0 6 7 27 11 12 0 67	0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	8 15 14 4 121 84 138 383	8 15 14 4 121 84 138 383	4 15 14 3 111 83 65 294	0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	

				ING Groep N.V.						
			Dire	As of 31/12/2018						
	On balance s	heet	Direc	ct exposures		Deriva	tives		Off bala	ince
					Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance s	sheet
al carrying amount of n-derivative financial issets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	
0 23 0 229 465 1,441 0			0 0 0 229 216 861 0 0	0 23 0 0 249 581 0	0 0 0 0 0 0 0		4 0 0 0 0 0 0	149 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
2,158 2 570 152 52 352 353 236 1,718	0 2 1 1 2 2 2 16 2 2 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,306 0 287 52 0 83 63 63 0 484	852 0 282 100 50 267 275 234 1,208	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
1,718 1,935 490 1,401 1,760 2,824 1,340 5 9,754	23 1 4 25 8 18 210 5 272	0 0 0 0 0 0 0 0 0 0 0 0	484 0 0 79 289 1,616 295 0 2,279	1,208 1,934 486 1,297 1,463 1,189 834 0 7,203	5 1 0 1 2 13 196 219	166 2,610 200 181 502 175 705 4,538	0 0 0 0 2 59 28 90	31 450 1,312 0 400 3,898 235 6,326	0 0 0 0 0 0 0 0 0 0	
0 7 0 0 1 3 0 11	0 7 0 0 1 3 0 1	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 2	
0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
125 200 7 27 11 12 0 382	6 6 7 27 11 12 0 67	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	120 195 0 0 0 0 0 0 0 315	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 11 11 11 0 31	0 0 200 0 370 474 0 1,044	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 0 0 12	0 0 411 0 0 0 0 0 411	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
8 15 14 4 121 84 138 383	4 15 14 3 111 83 65 294	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 1 9 1 72 89	0 9 0 0 0 0 0 0 0 9	0 1,000 0 0 0 0 0 0 0 1,000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
					0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
			exposure amount
	Nominal	Provisions	
al amount			
149	0	0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	
0 149 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 31	0	0 0	0
450 1,312 0 400	0 0 0	0 0 0	
400 3,898 235 6,326	0 0 0	0 0 0	
0	0	0	0
0 0 0	2 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	2 0 0	0 0 0	0
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 200	0 0 0	0 0 0	0
200 0 370	0 0 0	0 0 0	
474 0	0 0	0 0	140
1,044 0 0	0 0	0 0	149
0 0 0	0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	1
0 0 0	0 0	0 0	L
0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	79
0 0 0	0 0	0 0 0	,,,
0 0	0 0 0	0 0	
0 0 0	0 0 0	0 0 0	0
U	v	0	v



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	13 36 51 3 169 93 10 375	13 36 51 3 169 93 10 375	12
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	30 154 1,597 1,089 4,380 1,803 288 9,341	30 154 1,597 1,089 4,380 1,803 288 9,341	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	3 140 1,441 2,259 1,221 2,121 135 7,320	3 140 1,441 2,259 1,221 2,121 135 7,320	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	7,320 0 0 0 0 0 0 0 0 0 0 0	7,320 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania	5 33 105 195 352 59 7	5 33 105 195 352 59 7	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia	756 0 41 6 0 23 33 0	756 0 41 6 0 23 33 0 103	1:
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	103	103	

			ING Groep N.V.					
			As of 31/12/2018	}				
		Direc	ct exposures					
e sh	leet				Derivat	tives		
				Derivatives with pos	itive fair value	Derivatives with	negative fair value	
								-
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
13 23 1 2 28 50 6 .24	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 12 50 1 141 43 4 251	0 0 0 1 0 0 1 0 0	0 0 0 40 39 0 78	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 1 6 4 134 0	0 0 0 0 0 0 0 0 0	0 0 557 607 282 0 1,446	30 153 1,597 526 3,769 1,387 288 7,750	1 12 30 41 67 187 339 676	299 1,452 3,736 4,153 2,328 797 459 13,225	0 0 6 4 6 9 13 38	1,048 250 4,780 919 5,656 4,312 856 17,821	
3 2 4 28 74 74 0	0 0 10 0 13 0	0 8 734 1,505 756 1,327 0	0 130 692 727 391 706 134	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
.85 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,330 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,782 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	
5 33 36 9 13 8 7 . 11	0 0 0 0 0 0 0 0 0 0	0 0 32 30 47 10 0 120	0 0 37 155 292 41 0 525	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 0 10 10	0 41 6 0 23 23 23 0 93	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	

			ice sheet	
		Off-balance sł		
ves with	negative fair value			
				Risk weighted
				exposure amount
		Nominal	Provisions	
nount	Notional amount			
0 0	0	0	0	
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	
0	0	0	0	4
0	1.048	0	0	
0 6 4	1,048 250 4,780 919	1 0 15	0 0 0	
6 9 13	5,656 4,312 856	1 0 0	0 0 0	120
38 0 0 0	17,821 0 0 0	19 0 0 0	0 0 0 0	420
0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	1,756
0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	0 0 0	0
0 0 0 0	0 0 0	0 0 0	0 0 0 0	
0 0 0 0	0 0 0	0 0	0	434
0 0 0	0	0 0 0 0	0	
0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	21
v				21



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 5 22 650 0 3,651 0 4,328	0 5 22 650 0 3,651 0 4,328	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 59 26 21 0 106	0 0 59 26 21 0 106	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom	0 0 0 0 0 0 13	0 0 0 0 0 0 13	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Iceland	13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	43 27 151 110 684 1,076 0 2,091	43 27 151 110 684 1,076 0 2,091	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 5 66 0 0 827 0 898	0 5 66 0 0 827 0 898	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong			

			ING Groep N.V.				
			As of 31/12/2018	3			
		Direc	ct exposures				
ce sł	neet				Derivat	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
sets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 5 0 0 0 0 0	0 0 0 0 0 0 0	0 0 14 650 0 700 0	0 0 8 0 0 2,952 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
5 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	1,364 0 0 0 59 26 0 0 85	2,959 0 0 0 0 0 21 0 21 0 21	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 13	0 0 0 0 0 0 0 0 0 0	0 2 12 9 2 3 0 28	67 263 1,049 783 265 103 0 2,530	1 0 1 1 2 1 0 6	
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
43 0 0 0 0 0 0	0 0 1 0 0 0 0	0 27 106 110 564 852 0	0 0 44 0 120 224 0 388	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
43 0 5 0 0 0 11 0 16	1 0 0 0 0 0 0 0 0 0 0 0 0	1,659 0 0 0 0 0 162 0 162	388 0 0 66 0 0 0 654 0 721	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
		102					

ves		Off balar	nce sheet	
		Off-balance st	neet exposures	
Derivatives with	negative fair value			
				Risk weighted
Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,308
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 1 0 1 1 2 1 0	0 751 75 85 131 204 94 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
6 0 0 0 0 0 0 0 0 0 0 0	1,339 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	9
0	0	0	0	0
0 0 0 0 0 0 0 0 0	83 0 0 0 0 0 0 0 83	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	228
0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	177
U	U	U		



							As of 31/12/2018							
						Dire	ect exposures							_
	(mln EUR)			On balance sh	neet				Derivatives Off balance sheet			nce sheet		
													Off-balance sheet exposures	
								Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	80 0 0 0 0 0 0 0 0 2 82	80 0 0 0 0 0 0 0 0 2 82	0 0 0 0 0 0 2 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	80 0 0 0 0 0 0 0 0 0 80		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	45 0 0 0 7 4,140 2,469 6,662	45 0 0 0 7 4,140	0 0 0 4 19 11 35	0 0 0 1 73 292	0 0 0 0 2 370	45 0 0 0 0 3,677		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	0 0 0 0 0 0 1 1 0 0 1 1 0 0	0 0 0 0 1 0 0 1 0 0 1	0 0 0 1 0 0 1 0 0 1	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA	12 48 18	70 162 12 154 12 48 18 475	1 1 3 12 48 18	3 0 3 0 0 0 0	0 116 9 22 0 0 0 0	0 129 0 0 0	41 21 5 4 31	2,157 384 194 163 4 144 210 70	22 6 27 58 7 8	267 1,099 303 980 1,828 111 12	1 2 82 11 0 0 9	0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA	475 5 2 212 11 150 153 25	5 2 212 11 150 153 25	83 1 2 11 8 14 24 3	0 0 0 0 0 0 0	0 0 45 3 57 0 0	4 0 157 0 79 129 22	116 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	104 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	558 4 234 0 107 144 165 0	4 234 0 107 144 165 0	4 234 0 107 144 165 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	655 87 43 1 14 3 16 39 203	87 43 1 14 3 16 39	655 0 39 0 0 0 0 0 0 0 39	0 87 4 0 0 3 0 0 0 93	0 0 0 0 0 0 0 0 0	0 0 1 14 0 16 39	0 0 0 0 0 0 0 29 0 0 29 0 0 0 0 0 0 0 0	O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 95 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0 0 0	

			ING Groep N.V.				
			As of 31/12/2018	3			
		Direc	ct exposures				
e sł	neet				Deriva	tives	
		Derivatives with				Derivatives with negative f	
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	80 0 0 0 0 0 0 0 0 0 0 80	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 4 19 11	0 0 0 1 73 292	0 0 0 2 370 813	45 0 0 0 3,677 1,354	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
35 0 0 1 0 0 1 0 0 1	366 0 0 0 0 0 0 0 0 0 0 0 0 0	1,185 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,076 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
-							
1 1 3 12 48 18 83	3 0 3 0 0 0 0 0 0 0	0 116 9 22 0 0 0 0 0 147	66 44 0 129 0 0 0 0 0 2 39	41 21 5 5 4 31 9 116	2,157 384 194 163 144 210 70 3,322	5 22 6 27 58 7 8 133	
1 2 11 8 14 24 3 63	0 0 0 0 0 0 0 0 0 0 0	0 0 45 3 57 0 0 0 105	4 0 157 0 79 129 22 391	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
4 234 0 107 144 165 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 39 0 0 0 0 0	87 4 0 0 3 0 0		0 0 1 14 0 16 39	0 0 0 0 0 29 0	0 0 0 0 0 95 0	0 0 0 0 0 0 0 0 0	

	Off balar					
	Off-balance sł	Off-balance sheet exposures				
fair value			Diele weischte d			
al amount	Nominal	Provisions	Risk weighted exposure amount			
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0				
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	7			
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	736			
0	0	0	0			
267 1,099 303 980 1,828 111 12 4,600	1 2 82 11 0 0 9 104	0 0 0 0 0 0 0 0 0	119			
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0				
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	365			
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 0 0 0 0 0	0			
0	1	0	170			



				On balance
	(mln EUR)			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	0 2 6 39 22 200 52 321	0 2 6 39 22 200 52 321	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	24 53 38 308 450 439 35	24 53 38 308 450 439 35	
Total		1,347	1,347	14

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 have 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. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, 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 31/12/2018 Direct exposures Derivatives e sheet Derivatives with positive fair value Derivatives with negative fa of which: Financial assets of which: Financial assets at of which: Financial assets at designated at fair value Carrying amount Notional amount Carrying amount fair value through other Notiona amortised cost through profit or loss comprehensive income 39 22 200 52 321 0 0 0 0 0 2,193 18 12 41 439 12 26 268 279 201 338 29 361 18 231 209 37 23 41 14 21 143 909 3,471 23 272 40 41

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, 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,

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
al amount	Nominal	Provisions	
0 0	0	0	
0 0	09	0	
0 0	0	0	
0 0	0 9	0	59
1,683	0	0	
2,228 118	0 0	0	
118	0	0	
30	0	0	
0 0	2 0	0	
4,178	3	0	40



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asse held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	142 0 108 0 861 1,343 0 2,454	142 0 108 0 861 1,343 0 2,454	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	405 384 848 1,544 823 4,008 6,106 14,118	405 384 848 1,544 823 4,008 6,106 14,118	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	0 4 3 0 7 7 7 0 22	0 4 3 0 7 7 7 0 22	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	2 1 1 0 5 296 1 305	2 1 1 0 5 296 1 305	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 6 1 5 0 0 0 12	0 0 6 1 5 0 0 0 12	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	

			ING Groep N.V.					
			As of 30/06/2019)				
		Direc	ct exposures					
e sl	heet				Derivat	tives		Off ba
						Off-balanc		
				Derivatives with pos	sitive fair value	Derivatives with	negative fair value	
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 686 965 0	142 0 108 0 175 378 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 16 1 5 0 2 15 24	0 0 0 0 0 0 19 19	1,651 15 0 195 1,141 86 527 0 0 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	803 373 384 648 403 735 3,446 6,063	0 0 3 1 24 62 210 1,312	0 10 313 48 356 2,114 1,504 3,967	0 1 0 1 1 2 21 8	0 24 97 50 84 60 225 124	
63 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,965 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,052 0 0 0 0 0 7 7 7 0 0 15	1,611 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,312 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0 0 0 0 0 0 0 0 0 0 0 0 0	665 0 0 0 0 0 0 0 0 0 0	2
2 1 0 1 46 1 51	0 0 0 0 0 0 0 0 0	0 0 0 0 0 52 0 52	0 0 0 0 5 198 0 202	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 6 1 5 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
12 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

ives		Off balar	nce sheet	
		Off-balance sł	neet exposures	
Derivatives with	negative fair value			Risk weighted
Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0 1 0 0 1 2 21	0 24 97 50 84 60 225	0 0 56 4 16 3	0 0 0 0 0 0 0 0 0	16
8 34 0 0 0 0 0 0 0 0 0 0	124 665 0 0 0 0 0 0 0 0 0 0 0	0 84 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	1,967
0	0	0	0	13
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0
Ő	0	Ő	0	0



	(mln EUR)			On balance sl	heet		
Residual Maturity	Country / Region	Country / Region Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: fair valu compre	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	23 0 189 0 984 941 0	23 0 189 0 984 941 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France	2,137 568 154 51 85 324 717 239 2,137	2,137 568 154 51 85 324 717 239	0 0 3 1 2 7 13 4 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	2,137 2,560 660 2,169 699 3,228 1,323 17 10,656	2,137 2,560 660 2,169 699 3,228 1,323 17 10,656	60 24 7 11 35 19 17 173	0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	169 100 16 8 7 8 7 8 0 308	169 100 16 8 7 8 0 308	2 19 16 8 7 8 0 60	0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 0 0 0 0 300 0 300 0 300	0 0 0 0 0 0 300 0 300 0 300	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	26 18 26 248 166 610 218	26 18 26 248 166 610 218	22 18 25 240 166 608 149	0 0 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	1,311 0 0 0 0 2 0 0 0 0 0 2 0 0 2 0 0 2	1,311 0 0 0 0 2 2 0 0 0 0 2	1,227 0 0 0 0 2 0 0 0 0 0 2 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0		

				ING Groep N.V.						
				As of 30/06/2019						
			Dire	ct exposures						
	On balance sl	heet				Deriva	tīves		Off balance	
									Off-balance sl	heet
					Derivatives with p	ositive fair value	Derivatives with	negative fair value		
al carrying amount of a-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	
23 0 189 0 984 941 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 189 0 527 568 0	23 0 0 0 457 373 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2,137 568 154	0	0 0	1,285 286 51	852 282 100	0	0 0 0	0	0	0	-
51 85 324 717 239	1 2 7 13 4		0 28 56 466 0	50 55 262 237 234	0 0 0 0 1 40) 3) 7) 0 L 8) 123	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
2,137 2,560 660	30 60 24	0	886 0 0	1,221 2,500 635	41 4		0 1 0	0 473 967	0 0	
2,169 699 3,228 1,323 17	7 11 35 19 17		258 221 1,582 1,077 0	1,904 467 1,611 227 0	0 0 3 25 248	181 0 3 502 200	0 0 4 24 9	345 0 2,370 1,928 175	0 0 0 0 0	
10,656 0 0	173 0 0	0 0 0	3,139 0 0	7,345 0 0	281 0 0	. 4,661 0 0 0 0	38 0 0	6,258 0 0	0 0 0	
0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 169 100 16 8 7 8 0	0 2 19 16 8 7 8 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 167 81 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 0 46 0 0	0 200 0 0 844 0 0	0 0 0 0 0 0 0 0	
308 0 0 0 0 0 300 0 0	60 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 300 0	248 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0	0 0 0 0 5 411 0 0 0 0 0 0 0 0 0 0	57 0 0 0 0 0 0 0 0	1,044 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
300 26 18 26 248 166 610 218	0 22 18 25 240 166 608 149	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 4 0 1 8 0 2 69	15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1,311 0 0 0 2 0 0 0 0	1,227 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	84 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
2	2	0	0	0		0	0	0	0	1

	Off-halance st	neet exposures	
e fair value			
			Risk weighted exposure amount
	Nominal	Provisions	
ional amount			
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	0
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	
0 473 967	0 0 0	0 0 0	6
345	0 0	0 0	
0 2,370 1,928 175 6,258	0 0 0	0 0 0	
0	0 0	0	17
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	0
0 0	0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	0
0 200 0	0 0 0	0 0 0	
0 844	0 0	0	
0 0 1,044	0 0 0	0 0 0 0	101
0 0	0 0	0 0 0	101
0 0 0	0 0 0 0 0 0	0 0 0 0 0	
0 0	0	0	
0 0 0	0 0	0 0 0	73
0 0 0	0	0 0	
0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0	0	0	85
0 0 0 0	0 0	0 0 0	
0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0	0 0	0 0	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 1 0 0 0 0 0 0 1	0 0 1 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	0 64 94 50 152 97 12 469	0 64 94 50 152 97 12 469	21
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	20 1,551 1,102 1,958 3,597 546 285 9,059	20 1,551 1,102 1,958 3,597 546 285 9,059	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	97 753 2,026 670 1,299 2,751 221 7,817	97 753 2,026 670 1,299 2,751 221 7,817	2 2 78
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	2 50 184 109 362 200 2 908	2 50 184 109 362 200 2 908	1:
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	908 0 38 0 0 23 29 0 90	908 0 38 0 0 23 29 0 90	I.
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90 0 0 0 0 0 0 0 0 0 0 0 0	

			ING Groep N.V.					
		As of 30/06/2019 Direct exposures						
	haat	Direc	ct exposures		Dorivo	tivos		
e s	heet							0
				Derivatives with pos		Derivatives with	negative fair value	
ets	of which: Financial assets designated at fair value through profit or loss	fair value through other		Carrying amount	Notional amount	Carrying amount	Notional amount	N
0 0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 4 91 21 25 62 8 212	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 60 3 29 127 35 4 257	0 0 0 1 0 0 1 0 0 1	0 0 0 0 78 0 0 0 78	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 5 0 8 17 31 61	0 0 0 0 0 0 0 0 0 0	0 0 557 278 622 110 0 1,567	20 1,546 545 1,680 2,967 419 254 7,431	2 19 44 51 68 172 283 640	675 2,804 3,757 4,452 602 740 409 13,439	0 6 4 2 6 6 6 27 51	0 4,530 1,006 815 8,847 1,182 879 17,258	
34 63 49 233 278 82	0 0 8 0 0 13 0	9 0 1,454 163 831 1,687 0	54 691 515 458 236 773 139	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2 ′87 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0 0	4,143 0 0 0 0 0 0 0 0 0	2,866 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 2 13 13 1 3 79 2 13	0 0 27 11 0 0 0 0 38	0 0 0 0 89 71 0 160	0 0 36 144 97 270 50 0 598	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	
.13 0 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 7 0 7 0 7	0 38 0 0 23 23 23 0 84	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	

		Off balar	nce sheet	
		Off-balance sł	neet exposures	
tives with	negative fair value			
				Risk weighted exposure amount
		Nominal	Provisions	
amount	Notional amount	Nominai	FIOUSIONS	
amount				
0	0	0	0	
0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	
0	0 0 0	0	0 0 0	0
0 0 0	0 0	1 0 0	0 0	
0 0 0 0	0 0 0 0	0 0 0 1	0 0 0 0	F
	0	1	U	5
0 6 4	0 4,530 1,006	1 1 2 16	0 0 0	
2 6 6 27	4,530 1,006 815 8,847 1,182 879	1 0 0	0 0 0 0	
51 0	17,258	21 0	0 0	442
0 0	0 0 0	0 0 0	0 0 0	
000	0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	0 0 0	1,743
0 0	0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	0
0 0 0 0	0 0 0	0 0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0	0 0 0	
0	0 0	0 0 0	0 0 0	551
0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0	
0	0	0	0 0	15
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	0 0 0 0	0
~		· · · · · ·		



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	46 11 552 13 363 3,259 178 4,421	46 11 552 13 363 3,259 178 4,421	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 61 27 21 0 110	0 0 61 27 21 0 110	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 0 4 14 18	0 0 0 0 4 14 18	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	27 151 179 274 630 872 0 2,132	27 151 179 274 630 872 0 2,132	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 1 72 45 170 708 0 996	0 1 72 45 170 708 0 996	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong			

			ING Groep N.V.					
			As of 30/06/2019 Direct exposures Direct exposures Off balance Image: Derivatives with positive fair value Off balance sheet Derivatives with positive fair value Derivatives with negative fair value Image: Derivative fair value Image: Derivative fa					
		Dire	ct exposures					
e sl	heet				Deriva	tives		Off balance
				Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sheet
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal
46 1 13 3 12 0 75	0 0 0 0 0 0 0 0 0	0 6 551 0 0 326 178 1,062	0 4 0 0 360 2,921 0 3,284	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 61 27 0 0 0 88	0 0 0 0 0 0 0 21 0 21 0 21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
0 0 0 0 4 1 4	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 14 14	0 0 0 0 0 0 0 0 0 0 0 0	0 7 15 4 6 0 0 32	127 450 1,299 431 193 0 0 0 2,499	0 0 1 3 3 0 0 0 7	0 0 142 196 266 0 0 0 603	0 0 0 0 0 0 0 0 0 0
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0	0 27 107 178 243 509 630 0	0 0 44 0 31 120 242 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
0 1 6 0 7 0 0 0	1 0 0 0 0 0 0 0 0 0 0	1,694 0 0 45 66 120 0	437 0 0 66 0 98 588 0 752	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
13	0	231	752	0	0	0	0	0

ives		Off balar	nce sheet	
		Off-balance st	neet exposures	
Derivatives with	negative fair value			
				Risk weighted
Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,305
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 1 3 3 0 0	0 0 142 196 266 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
7 0 0 0 0 0 0 0 0	603 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	8
0	0	0	0	0
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	212
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0	0	0	0	187



				On balance
Residual Maturity	(mln EUR) Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan	82 0 0 0 0 0 0 123	82 0 0 0 0 0 0 0 123	1
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.	205 83 1 0 0 1,589 3,270 2,544	205 83 1 0 0 1,589 3,270 2,544	12
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	7,487 0 0 0 0 0 0 3 0 3 0 3 3 0	7,487 0 0 0 0 0 0 3 0 3 0 3 3 0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	62 220 0 106 101 75 4 568	62 220 0 106 101 75 4 568	29
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA	2 86 114 30 102 134 24	2 86 114 30 102 134 24	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	492 337 1 0 109 145 183 0 0	492 337 1 0 109 145 183 0 0	10 14 14
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	774 14 108 12 0 0 0 85 0 218	774 14 108 12 0 0 0 85 0 218	67

			ING Groep N.V.						
			As of 30/06/2019)				Nominal Nominal mount Nominal 0 0	
		Direc	ct exposures						
ce sł	neet				Derivat	tives		Off bala	nce
								Off-balance s	sheet o
				Derivatives with pos	itive fair value	Derivatives with	negative fair value		
sets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	
0 0 0 0 0 0 123	0 0 0 0 0 0 0		82 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
124 2 1 0 0 4 19 5 32 0 0 0	0 0 0 0 2 67 304 374 0 0	0 0 0 0 0 0 3 1,071 875 1,949 0 0 0	82 81 0 0 1,581 2,112 1,359 5,132 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 3 0 3	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
62 74 0 1 76 75 4	0 3 0 0 0 0 0	0 86 0 105 25 0 0	0 58 0 0 0 0 0 0	17 20 2 1 2 0 0	861 285 78 29 39 0 0	1 11 1 0 0 0 0 0	346 92 0 0 0 0 0	2 0 0 0 0 0 0 0	
291 2 11 0 1 2 11 3	3 0 0 0 0 0 0 0 0	0 42 4 19 44 0 0	58 0 33 110 10 56 123 21	41 0 0 0 0 0 0 0 0	1,292 0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
30 239 1 0 109 145 183 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	353 98 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
676 0 42 0 0 0 0 0 0 42	0 14 65 0 0 0 0 0 0 79	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	98 0 1 12 0 0 0 85 0 97	0 0 0 0 0 29 0 29	0 0 0 0 0 95 0 95	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 1 0 0 1	

erivat	tives		Off balar	nce sheet	
2	Derivatives with negative fair value		Off-balance sł	neet exposures	
ount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	7
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	785
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
861 285 78 29 39 0 0	1 11 1 0 0 0 0	28 346 92 0 0 0 0	2 0 0 0 0 0 0 0	0 0 0 0 0 0 0	100
1,292 0 0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	467 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	123
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	338
0 0 0 0 0 0 95 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0	30
95	0	0	<u> </u>	0	107



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	0 3 7 28 69 143 82 331	0 3 7 28 69 143 82 331	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	34 27 274 163 594	34 27 274 163 594	
[51 - 51 [[5Y - 10Y [[10Y - more Total		204 30 1,326	204 30 1,326	14

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 have 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.

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, 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 Direct exposures Derivatives e sheet Derivatives with positive fair value Derivatives with negative fa of which: Financial assets of which: Financial assets at of which: Financial assets at designated at fair value Carrying amount Notional amount Carrying amount fair value through other Notiona amortised cost through profit or loss comprehensive income 28 68 142 82 329 0 0 0 0 0 127 3,465 1,037 20 62 265 160 161 376 20 35 183 68 42 94 25 144 904 192 4,712 0 278 8

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, 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,

	Off balar	ıce sheet	
		neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
000	0 0 7	0 0	
0 0 0 0	0 0 0 0	0 0 0 0	
0	0 7	0	54
172 65	0 0	0	
463	0	0	
237	0	0	
0 0	0 2	0	
0	0	0	
937	2	0	38



	As of 30/09/2018								As of 31/12/2018								
		Gross carrying amount			provisions ⁴ financial			cial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial			
		Of which performing but past due >30		n-performing ¹	On performing exposures ²	performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures			
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ³ exposures ³	exposures		days and <=90 days		Of which: defaulted							
Debt securities (including at amortised cost and fair value)	76,382	0	0	0	21	0	0	76,128	0	0	0	17	0	0			
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			
Loans and advances(including at amortised cost and fair value)	742,807	1,675	10,843	10,843	1,374	3,541	5,487	738,529	1,852	10,036	10,036	1,401	3,107	5,151			
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			
DEBT INSTRUMENTS other than HFT	819,189	1,675	10,843	10,843	1,395	3,541	5,487	814,657	1,852	10,036	10,036	1,418	3,107	5,151			
OFF-BALANCE SHEET EXPOSURES	229,242		769	191	29	81	7	232,877		648	211	61	61	8			

⁽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

Performing and non-performing exposures





	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 ⁴ Collaterals and financial			Gross carryi	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		past due >30		n-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	- exposures	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	78,807	0	0	0	12	0	0	75,960	0	0	0	17	0	0		
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		
Loans and advances(including at amortised cost and fair value)	746,690	2,185	10,188	10,188	1,390	3,169	5,215	756,628	1,139	10,212	10,212	1,348	3,148	5,168		
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		
DEBT INSTRUMENTS other than HFT	825,497	2,185	10,188	10,188	1,402	3,169	5,215	832,587	1,139	10,212	10,212	1,365	3,148	5,168		
OFF-BALANCE SHEET EXPOSURES	231,965		560	234	26	89	105	229,654		737	282	27	89	122		

(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

Performing and non-performing exposures

EBA EUROPEAN BANKING AUTHORITY

			As of 30/09/2018	3	As of 31/12/2018							
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	9,914	4,085	1,125	991	6,952	9,816	3,912	1,140	996	6,688		
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		
DEBT INSTRUMENTS other than HFT	9,914	4,085	1,125	991	6,952	9,816	3,912	1,140	996	6,688		
Loan commitments given	330	80	0	0	0	333	58	0	0	0		

⁽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.

2019 EU-wide Transparency Exercise

Forborne exposures

EBA EUROPEAN BANKING AUTHORITY

			As of 31/03/2019)	As of 30/06/2019						
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,278	4,295	1,319	1,184	6,762	9,673	4,313	1,317	1,181	6,194	
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	
DEBT INSTRUMENTS other than HFT	10,278	4,295	1,319	1,184	6,762	9,673	4,313	1,317	1,181	6,194	
Loan commitments given	486	95	4	2	318	487	101	7	5	318	

(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.

2019 EU-wide Transparency Exercise

Forborne exposures