



## 2018 EU-wide Stress Test

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

## 2018 EU-wide Stress Test: Summary

ING Groep N.V.

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	13,714		11,862	11,183	10,283	10,527	10,093	9,248
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	635		739	739	739	-3,188	554	554
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-689		-1,358	-969	-909	-5,954	-2,620	-2,025
<b>Profit or (-) loss for the year</b>	<b>4,987</b>		<b>2,626</b>	<b>2,969</b>	<b>2,395</b>	<b>-5,023</b>	<b>500</b>	<b>473</b>
Coverage ratio: non-performing exposure (%)	32.42%	32.29%	29.35%	26.50%	24.74%	34.67%	30.31%	28.03%
Common Equity Tier 1 capital	45,581	45,129	45,072	45,411	45,080	37,550	38,236	38,862
Total Risk exposure amount (all transitional adjustments included)	309,887	310,590	312,262	317,102	322,278	327,332	348,976	363,345
<b>Common Equity Tier 1 ratio, %</b>	<b>14.71%</b>	<b>14.53%</b>	<b>14.43%</b>	<b>14.32%</b>	<b>13.99%</b>	<b>11.47%</b>	<b>10.96%</b>	<b>10.70%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.68%</b>	<b>14.51%</b>	<b>14.43%</b>	<b>14.32%</b>	<b>13.99%</b>	<b>11.47%</b>	<b>10.96%</b>	<b>10.70%</b>
Tier 1 capital	50,325	49,873	50,250	50,589	49,638	42,728	43,413	43,421
Total leverage ratio exposures	1,081,531	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579
<b>Leverage ratio, %</b>	<b>4.65%</b>	<b>4.62%</b>	<b>4.65%</b>	<b>4.68%</b>	<b>4.59%</b>	<b>3.95%</b>	<b>4.02%</b>	<b>4.02%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.46%</b>	<b>4.42%</b>	<b>4.42%</b>	<b>4.45%</b>	<b>4.42%</b>	<b>3.72%</b>	<b>3.79%</b>	<b>3.85%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			5,178	5,178	5,178	5,178	5,178	5,178
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
ING Groep N.V.	(min EUR, %)													
	Central banks and central governments	97,467	0	0	0	5,819	0	0	0	59,698	0	4	0	30.0%
	Institutions	76,469	316	0	0	12,797	5	0	0	39,531	6	9	3	55.5%
	Corporates	291,701	7,115	0	0	122,592	10,139	0	0	251,192	6,725	2,919	2,328	34.6%
	Corporates - Of Which: Specialised Lending	113,829	2,830	0	0	36,434	3,449	0	0	102,411	2,712	921	756	27.9%
	Corporates - Of Which: SME	28,769	1,258	0	0	14,581	1,470	0	0	25,826	1,136	483	377	32.2%
	Retail	315,129	4,208	0	0	49,942	6,715	0	0	306,573	4,084	1,377	946	23.2%
	Retail - Secured on real estate property	289,176	3,486	0	0	38,275	5,639	0	0	285,596	3,391	702	493	14.6%
	Retail - Secured on real estate property - Of Which: SME	11,035	554	0	0	3,202	518	0	0	10,714	544	205	160	29.4%
	Retail - Secured on real estate property - Of Which: non-SME	278,141	2,932	0	0	35,073	5,120	0	0	274,882	2,847	497	333	11.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	25,951	722	0	0	11,667	1,076	0	0	20,977	693	675	453	65.3%
	Retail - Other Retail - Of Which: SME	4,665	279	0	0	1,957	518	0	0	3,822	256	216	161	62.7%
	Retail - Other Retail - Of Which: non-SME	21,287	443	0	0	9,710	558	0	0	17,154	437	459	292	66.9%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		780,766	11,638	0	0	191,150	16,859	0	0	656,994	10,814	4,309	3,277	30.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	(min EUR, %)													
	Central banks and central governments	13,988	0	0	0	176	0	0	0	9,688	0	0	0	-
	Institutions	4,631	312	0	0	727	3	0	0	2,209	2	1	1	50.4%
	Corporates	51,187	2,125	0	0	21,311	4,092	0	0	46,217	2,069	886	760	36.7%
	Corporates - Of Which: Specialised Lending	19,891	845	0	0	4,880	1,184	0	0	19,245	845	283	261	30.9%
	Corporates - Of Which: SME	7,336	94	0	0	5,005	267	0	0	7,161	63	63	17	18.8%
	Retail	129,296	1,567	0	0	16,731	3,133	0	0	121,745	1,478	510	333	22.5%
	Retail - Secured on real estate property	121,344	1,341	0	0	13,381	2,756	0	0	118,077	1,258	261	192	15.3%
	Retail - Secured on real estate property - Of Which: SME	3,099	107	0	0	1,419	148	0	0	3,038	107	86	61	57.4%
	Retail - Secured on real estate property - Of Which: non-SME	118,245	1,234	0	0	11,962	2,608	0	0	115,040	1,152	175	131	11.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	7,952	225	0	0	3,351	377	0	0	3,668	220	249	141	64.2%
	Retail - Other Retail - Of Which: SME	2,059	129	0	0	1,006	182	0	0	1,733	125	132	94	75.2%
	Retail - Other Retail - Of Which: non-SME	5,854	96	0	0	2,345	195	0	0	1,935	95	117	47	49.7%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		199,102	4,004	0	0	38,945	7,228	0	0	179,859	3,550	1,397	1,095	30.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	22,140	0	0	0	17	0	0	0	16,474	0	0	0	-
	Institutions	3,359	0	0	0	487	0	0	0	1,628	0	0	0	-
	Corporates	11,252	41	0	0	3,951	49	0	0	9,071	35	33	25	70.4%
	Corporates - Of Which: Specialised Lending	2,326	21	0	0	625	3	0	0	2,216	21	17	15	72.6%
	Corporates - Of Which: SME	328	3	0	0	71	14	0	0	297	3	1	1	41.4%
	Retail	83,495	650	0	0	19,535	923	0	0	83,479	650	441	291	44.8%
	Retail - Secured on real estate property	72,022	389	0	0	13,444	674	0	0	72,021	389	158	79	20.4%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	4	0	0	0	0.1%
	Retail - Secured on real estate property - Of Which: non-SME	72,018	389	0	0	13,443	673	0	0	72,017	389	158	79	20.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	11,473	261	0	0	6,091	250	0	0	11,459	261	283	212	81.1%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	1	0	0	0	24.0%
	Retail - Other Retail - Of Which: non-SME	11,471	261	0	0	6,090	250	0	0	11,457	261	283	212	81.2%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		120,246	691	0	0	23,990	972	0	0	110,653	685	474	316	46.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
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		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Belgium	Central banks and central governments	16,159	0	0	0	153	0	0	0	11,374	0	0	0	-
	Institutions	10,066	0	0	0	1,999	0	0	0	8,350	0	1	0	14.0%
	Corporates	38,853	1,073	0	0	19,071	1,271	0	0	33,171	893	443	345	38.6%
	Corporates - Of Which: Specialised Lending	9,453	96	0	0	4,284	78	0	0	9,075	96	60	24	25.4%
	Corporates - Of Which: SME	14,619	590	0	0	6,630	762	0	0	12,510	473	207	170	35.9%
	Retail	44,248	1,268	0	0	9,182	1,959	0	0	42,337	1,233	225	159	12.9%
	Retail - Secured on real estate property	38,727	1,102	0	0	6,155	1,555	0	0	38,416	1,090	118	91	8.3%
	Retail - Secured on real estate property - Of Which: SME	7,042	249	0	0	1,503	311	0	0	6,780	240	45	33	13.7%
	Retail - Secured on real estate property - Of Which: non-SME	31,685	852	0	0	4,651	1,244	0	0	31,636	850	73	58	6.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,521	166	0	0	2,028	404	0	0	4,521	143	107	68	47.5%
	Retail - Other Retail - Of Which: SME	2,479	113	0	0	928	215	0	0	2,018	94	57	41	43.7%
	Retail - Other Retail - Of Which: non-SME	3,042	53	0	0	1,099	89	0	0	2,903	49	50	27	54.9%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		109,326	2,341	0	0	29,405	3,231	0	0	96,232	2,127	669	504	23.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Australia	Central banks and central governments	2,708	0	0	0	249	0	0	0	638	0	0	0	-
	Institutions	1,370	0	0	0	208	0	0	0	1,166	0	0	0	-
	Corporates	3,941	133	0	0	1,091	105	0	0	3,696	133	33	30	22.9%
	Corporates - Of Which: Specialised Lending	2,992	133	0	0	709	105	0	0	2,892	133	31	30	22.9%
	Corporates - Of Which: SME	132	0	0	0	33	0	0	0	126	0	0	0	-
	Retail	32,107	247	0	0	1,897	227	0	0	32,105	247	20	9	3.6%
	Retail - Secured on real estate property	31,965	237	0	0	1,878	227	0	0	31,965	237	18	8	3.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	31,964	237	0	0	1,878	227	0	0	31,964	237	18	8	3.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	142	10	0	0	19	0	0	0	141	10	2	1	7.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	142	10	0	0	19	0	0	0	140	10	2	1	7.6%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		40,125	380	0	0	3,444	332	0	0	37,605	380	53	39	10.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United States	Central banks and central governments	6,266	0	0	0	863	0	0	0	1,896	0	0	0	-
	Institutions	11,325	0	0	0	1,166	0	0	0	2,387	0	0	0	-
	Corporates	36,853	451	0	0	16,601	766	0	0	32,115	415	141	38	9.2%
	Corporates - Of Which: Specialised Lending	11,947	75	0	0	3,270	18	0	0	10,743	50	14	6	11.7%
	Corporates - Of Which: SME	166	108	0	0	45	158	0	0	155	108	0	0	0.0%
	Retail	125	2	0	0	20	4	0	0	118	2	1	0	23.7%
	Retail - Secured on real estate property	117	1	0	0	18	2	0	0	116	1	0	0	11.3%
	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	0	1	0	0	2	1	0	0	4.0%
	Retail - Secured on real estate property - Of Which: non-SME	115	0	0	0	18	1	0	0	114	0	0	0	29.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9	1	0	0	2	2	0	0	3	1	0	0	47.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	43.3%
	Retail - Other Retail - Of Which: non-SME	7	1	0	0	2	2	0	0	2	1	0	0	47.2%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		54,550	453	0	0	18,650	770	0	0	36,717	417	142	39	9.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Poland	Central banks and central governments	6,986	0	0	0	1,501	0	0	0	1,866	0	0	0	0
	Institutions	1,506	0	0	0	524	0	0	0	1,201	0	0	0	22.9%
	Corporates	12,430	433	0	0	6,314	358	0	0	11,221	426	236	202	47.4%
	Corporates - Of Which: Specialised Lending	1,782	90	0	0	515	43	0	0	1,765	90	38	35	39.3%
	Corporates - Of Which: SME	3,983	123	0	0	1,990	107	0	0	3,635	121	67	52	43.0%
	Retail	31	0	0	0	8	0	0	0	31	0	0	0	43.1%
	Retail - Secured on real estate property	19	0	0	0	5	0	0	0	19	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	3	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	5	0	0	0	16	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	0	0	0	3	0	0	0	11	0	0	0	43.1%
	Retail - Other Retail - Of Which: SME	10	0	0	0	2	0	0	0	10	0	0	0	3.6%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	0	0	0	49.8%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>		<b>20,953</b>	<b>433</b>	<b>0</b>	<b>0</b>	<b>8,348</b>	<b>358</b>	<b>0</b>	<b>0</b>	<b>14,318</b>	<b>426</b>	<b>237</b>	<b>202</b>	<b>47.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Spain	Central banks and central governments	2,917	0	0	0	658	0	0	0	986	0	0	0	-
	Institutions	1,959	0	0	0	400	0	0	0	409	0	0	0	-
	Corporates	4,858	355	0	0	2,477	367	0	0	4,345	354	166	150	42.3%
	Corporates - Of Which: Specialised Lending	2,430	315	0	0	960	365	0	0	2,250	315	124	111	35.3%
	Corporates - Of Which: SME	8	0	0	0	11	0	0	0	8	0	0	0	-
	Retail	13,024	66	0	0	1,210	180	0	0	13,019	66	24	18	27.4%
	Retail - Secured on real estate property	12,851	65	0	0	1,251	172	0	0	12,851	65	22	17	26.1%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12,850	65	0	0	1,251	172	0	0	12,850	65	22	17	26.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	173	2	0	0	59	3	0	0	168	2	2	1	79.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	54.6%
	Retail - Other Retail - Of Which: non-SME	173	2	0	0	59	3	0	0	168	2	2	1	80.5%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>		<b>22,759</b>	<b>421</b>	<b>0</b>	<b>0</b>	<b>4,845</b>	<b>547</b>	<b>0</b>	<b>0</b>	<b>18,759</b>	<b>421</b>	<b>189</b>	<b>168</b>	<b>40.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Luxembourg	Central banks and central governments	2,435	0	0	0	14	0	0	0	1,477	0	0	0	-
	Institutions	6,283	0	0	0	758	0	0	0	3,672	0	0	0	12.3%
	Corporates	13,233	83	0	0	5,350	9	0	0	12,374	82	42	32	39.1%
	Corporates - Of Which: Specialised Lending	5,155	61	0	0	1,392	4	0	0	4,989	61	20	17	28.1%
	Corporates - Of Which: SME	153	9	0	0	80	4	0	0	152	9	4	4	42.1%
	Retail	392	40	0	0	123	64	0	0	388	40	4	3	8.6%
	Retail - Secured on real estate property	340	32	0	0	107	52	0	0	344	32	1	1	3.4%
	Retail - Secured on real estate property - Of Which: SME	61	9	0	0	19	14	0	0	65	9	0	0	1.2%
	Retail - Secured on real estate property - Of Which: non-SME	279	23	0	0	87	38	0	0	279	23	1	1	4.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	52	8	0	0	16	11	0	0	44	8	3	2	30.4%
	Retail - Other Retail - Of Which: SME	11	2	0	0	4	2	0	0	10	1	1	0	26.4%
	Retail - Other Retail - Of Which: non-SME	41	7	0	0	12	9	0	0	34	6	2	2	31.3%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>		<b>22,343</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>6,245</b>	<b>72</b>	<b>0</b>	<b>0</b>	<b>17,911</b>	<b>122</b>	<b>46</b>	<b>36</b>	<b>29.2%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
France	Central banks and central governments	7,575	0	0	0	1	0	0	0	5,620	0	0	0	-
	Institutions	981	0	0	0	130	0	0	0	794	0	0	0	14.0%
	Corporates	11,211	107	0	0	3,702	87	0	0	9,738	106	24	16	15.1%
	Corporates - Of Which: Specialised Lending	5,793	44	0	0	1,274	55	0	0	5,686	44	14	13	29.3%
	Corporates - Of Which: SME	182	0	0	0	36	0	0	0	130	0	0	0	0.0%
	Retail	2,556	24	0	0	368	20	0	0	2,541	24	4	2	9.4%
	Retail - Secured on real estate property	2,175	11	0	0	306	12	0	0	2,173	11	2	2	14.0%
	Retail - Secured on real estate property - Of Which: SME	156	2	0	0	23	1	0	0	155	2	1	1	75.9%
	Retail - Secured on real estate property - Of Which: non-SME	2,019	9	0	0	283	11	0	0	2,018	9	1	0	1.3%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	380	13	0	0	61	8	0	0	368	13	2	1	5.6%
	Retail - Other Retail - Of Which: SME	30	3	0	0	5	2	0	0	27	3	0	0	9.2%
	Retail - Other Retail - Of Which: non-SME	350	11	0	0	57	6	0	0	341	10	1	0	4.7%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
<b>IRB TOTAL</b>	<b>22,323</b>	<b>131</b>	<b>0</b>	<b>0</b>	<b>4,201</b>	<b>108</b>	<b>0</b>	<b>0</b>	<b>18,691</b>	<b>130</b>	<b>28</b>	<b>18</b>	<b>14.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Italy	Central banks and central governments	336	0	0	0	117	0	0	0	162	0	0	0	-
	Institutions	378	1	0	0	184	2	0	0	200	1	1	0	25.3%
	Corporates	7,142	580	0	0	2,892	449	0	0	5,709	579	269	250	43.1%
	Corporates - Of Which: Specialised Lending	3,488	208	0	0	894	298	0	0	3,395	208	83	78	37.3%
	Corporates - Of Which: SME	419	272	0	0	188	91	0	0	413	272	137	129	47.6%
	Retail	9,050	330	0	0	1,630	182	0	0	9,049	329	145	126	38.4%
	Retail - Secured on real estate property	9,028	297	0	0	1,622	167	0	0	9,028	297	119	102	34.3%
	Retail - Secured on real estate property - Of Which: SME	650	184	0	0	232	42	0	0	650	184	72	64	34.9%
	Retail - Secured on real estate property - Of Which: non-SME	8,379	113	0	0	1,390	125	0	0	8,379	113	47	38	33.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	22	32	0	0	8	15	0	0	20	32	26	25	75.9%
	Retail - Other Retail - Of Which: SME	16	32	0	0	7	15	0	0	16	32	26	25	76.0%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	1	0	0	0	5	0	0	0	45.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
<b>IRB TOTAL</b>	<b>16,906</b>	<b>911</b>	<b>0</b>	<b>0</b>	<b>4,823</b>	<b>633</b>	<b>0</b>	<b>0</b>	<b>15,120</b>	<b>910</b>	<b>415</b>	<b>376</b>	<b>41.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
ING Groep N.V.	Central banks and central governments	59,661	37	44	15	40.0%	59,617	81	62	32	40.0%	59,581	117	75	47	40.0%
	Institutions	39,490	47	28	19	39.6%	39,420	108	56	42	38.6%	39,352	185	90	71	38.6%
	Corporates	248,777	9,139	3,680	3,074	33.6%	246,202	11,714	4,170	3,513	30.0%	243,558	14,359	4,652	3,967	27.6%
	Corporates - Of Which: Specialised Lending	101,714	3,408	1,086	934	27.4%	100,916	4,207	1,383	1,024	24.3%	100,094	5,069	1,280	1,115	22.0%
	Corporates - Of Which: SME	25,152	1,810	611	502	27.8%	24,512	2,449	794	594	24.2%	23,914	3,048	795	683	22.4%
	Retail	304,201	6,456	1,597	1,193	18.5%	302,249	8,408	1,850	1,405	16.7%	300,419	10,237	2,052	1,600	15.6%
	Retail - Secured on real estate property	283,560	5,427	740	589	10.9%	281,904	7,082	849	664	9.4%	280,345	8,641	922	733	8.5%
	Retail - Secured on real estate property - Of Which: SME	10,391	867	235	185	21.3%	10,130	1,128	253	206	18.2%	9,911	1,347	268	224	16.6%
	Retail - Secured on real estate property - Of Which: non-SME	273,168	4,561	505	404	8.9%	271,774	5,955	597	459	7.7%	270,434	7,295	654	510	7.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	20,641	1,028	857	604	58.8%	20,344	1,325	1,001	741	55.9%	20,074	1,598	1,130	867	54.3%
	Retail - Other Retail - Of Which: SME	3,728	351	278	196	55.7%	3,644	435	307	225	51.8%	3,569	510	333	252	49.4%
	Retail - Other Retail - Of Which: non-SME	16,914	677	580	409	60.3%	16,700	891	694	516	57.9%	16,505	1,086	797	615	56.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	652,129	15,679	5,350	4,301	27.4%	647,498	20,311	6,138	4,992	24.6%	642,910	24,898	6,870	5,686	22.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Netherlands	Central banks and central governments	9,687	1	0	0	40.0%	9,687	1	1	0	40.0%	9,686	2	1	1	40.0%
	Institutions	2,207	4	2	1	40.9%	2,205	6	3	2	37.0%	2,203	8	4	3	35.5%
	Corporates	45,639	2,647	1,080	972	36.7%	45,036	3,251	1,160	1,049	23.2%	44,438	3,849	1,240	1,124	29.2%
	Corporates - Of Which: Specialised Lending	19,113	976	316	300	30.8%	18,957	1,132	338	311	27.4%	18,782	1,268	341	321	24.5%
	Corporates - Of Which: SME	6,967	286	97	55	19.1%	6,772	482	124	84	17.5%	6,590	664	152	112	16.9%
	Retail	120,813	2,411	576	409	17.0%	120,077	3,146	661	470	15.0%	119,369	3,854	711	525	13.6%
	Retail - Secured on real estate property	117,254	2,081	259	215	10.3%	116,610	2,725	303	231	8.5%	115,982	3,353	317	246	7.3%
	Retail - Secured on real estate property - Of Which: SME	2,963	181	105	73	40.6%	2,895	249	114	84	33.6%	2,833	311	122	93	29.8%
	Retail - Secured on real estate property - Of Which: non-SME	114,291	1,900	154	141	7.4%	113,715	2,476	189	147	5.9%	113,150	3,042	195	153	5.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,559	329	317	195	59.1%	3,467	421	358	240	56.9%	3,387	501	394	279	55.8%
	Retail - Other Retail - Of Which: SME	1,691	167	179	115	68.9%	1,655	203	196	133	65.3%	1,622	235	212	148	63.0%
	Retail - Other Retail - Of Which: non-SME	1,868	162	138	80	49.1%	1,812	218	161	107	49.1%	1,765	266	182	131	49.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	178,347	5,062	1,658	1,383	27.3%	177,005	6,403	1,824	1,522	23.8%	175,696	7,713	1,956	1,653	21.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>2</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Germany	Central banks and central governments	16,473	1	0	0	40.0%	16,473	1	1	1	40.0%	16,472	2	1	1	40.0%
	Institutions	1,627	1	0	0	27.5%	1,625	3	1	1	27.3%	1,623	5	2	1	26.7%
	Corporates	9,041	66	40	32	47.8%	9,000	106	49	38	36.0%	8,954	152	59	46	30.2%
	Corporates - Of Which: Specialised Lending	2,206	31	18	16	51.2%	2,191	47	19	17	36.9%	2,174	64	21	18	28.7%
	Corporates - Of Which: SME	297	4	2	2	55.3%	296	4	2	2	49.8%	295	5	3	2	45.9%
	Retail	83,134	995	529	394	39.6%	82,812	1,317	641	489	37.1%	82,496	1,624	744	579	35.5%
	Retail - Secured on real estate property	71,772	637	165	115	18.0%	71,541	869	203	146	16.8%	71,309	1,100	238	175	15.9%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0.2%	4	0	0	0	0.2%	4	0	0	0	0.3%
	Retail - Secured on real estate property - Of Which: non-SME	71,768	637	165	115	18.0%	71,537	868	203	146	16.8%	71,305	1,100	238	175	15.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11,361	358	364	279	77.9%	11,271	449	438	343	76.5%	11,187	533	505	404	75.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	25.9%	1	0	0	0	26.7%	1	0	0	0	27.5%
	Retail - Other Retail - Of Which: non-SME	11,360	358	363	279	77.9%	11,270	448	438	343	76.5%	11,186	533	505	404	75.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	110,275	1,063	570	426	40.1%	109,910	1,428	692	529	37.0%	109,545	1,793	805	628	35.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Belgium	Central banks and central governments	11,371	3	2	1	40.0%	11,368	7	4	3	40.0%	11,364	10	5	4	40.0%
	Institutions	8,347	3	2	1	33.4%	8,343	7	4	2	34.0%	8,338	12	6	4	34.1%
	Corporates	32,624	1,440	531	427	29.7%	32,084	1,980	610	503	25.4%	31,556	2,509	685	579	23.1%
	Corporates - Of Which: Specialised Lending	8,956	215	77	42	19.5%	8,836	335	95	59	17.5%	8,714	458	112	76	16.6%
	Corporates - Of Which: SME	12,223	760	247	209	27.5%	11,950	1,033	280	243	23.5%	11,694	1,289	310	275	21.3%
	Retail	42,730	1,884	269	202	11.0%	42,211	2,259	310	241	10.2%	41,723	2,838	346	278	9.8%
	Retail - Secured on real estate property	37,916	1,590	132	106	6.7%	37,494	2,012	146	120	6.0%	37,105	2,401	158	133	5.5%
	Retail - Secured on real estate property - Of Which: SME	6,666	354	53	41	11.6%	6,562	458	61	49	10.6%	6,468	552	68	56	10.1%
	Retail - Secured on real estate property - Of Which: non-SME	31,250	1,236	78	65	5.3%	30,932	1,555	85	71	4.6%	30,638	1,849	91	77	4.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4,814	251	138	96	38.3%	4,717	347	164	121	34.9%	4,628	436	188	145	33.2%
	Retail - Other Retail - Of Which: SME	1,970	142	71	54	37.9%	1,926	186	82	65	35.0%	1,886	227	93	76	33.4%
	Retail - Other Retail - Of Which: non-SME	2,844	108	67	42	38.7%	2,791	161	82	56	34.7%	2,742	210	95	69	33.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	95,072	3,288	805	632	19.2%	94,006	4,354	928	750	17.2%	92,991	5,368	1,043	865	16.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Australia	Central banks and central governments	638	0	0	0	40.0%	638	0	0	0	40.0%	638	0	0	0	40.0%
	Institutions	1,165	0	0	0	45.2%	1,165	1	1	0	45.1%	1,164	1	1	1	45.1%
	Corporates	3,681	147	35	32	21.8%	3,662	166	39	34	20.7%	3,637	192	42	37	19.5%
	Corporates - Of Which: Specialised Lending	2,883	141	32	31	22.0%	2,870	154	34	32	20.8%	2,852	172	36	33	19.4%
	Corporates - Of Which: SME	130	0	0	0	22.8%	129	1	0	0	22.8%	129	2	1	1	23.0%
	Retail	31,903	449	26	17	3.7%	31,748	605	28	19	3.1%	31,604	749	30	20	2.7%
	Retail - Secured on real estate property	31,763	439	24	16	3.5%	31,608	593	26	17	2.9%	31,465	737	27	19	2.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	2.5%	1	0	0	0	2.5%	1	0	0	0	2.5%
	Retail - Secured on real estate property - Of Which: non-SME	31,762	439	24	16	3.5%	31,608	593	26	17	2.9%	31,464	737	27	19	2.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	140	11	2	1	12.3%	139	11	2	1	12.7%	139	12	2	2	12.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	42.5%	0	0	0	0	42.0%	0	0	0	0	41.4%
	Retail - Other Retail - Of Which: non-SME	140	11	2	1	12.3%	139	11	2	1	12.6%	139	12	2	2	12.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	37,387	597	62	49	8.2%	37,212	772	68	53	6.9%	37,043	942	73	58	6.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	1,896	0	0	0	40.0%	1,896	0	0	0	40.0%	1,896	1	1	4	40.0%
	Institutions	2,578	9	2	1	10.0%	2,565	22	4	2	10.0%	2,549	38	5	4	10.1%
	Corporates	31,882	648	270	150	23.2%	31,299	931	357	226	24.3%	31,289	1,241	439	305	24.5%
	Corporates - Of Which: Specialised Lending	10,695	99	23	12	11.6%	10,625	168	32	19	11.1%	10,542	252	41	27	10.7%
	Corporates - Of Which: SME	154	109	9	9	8.3%	153	110	10	9	8.4%	151	112	10	10	8.5%
	Retail	118	3	1	1	17.2%	117	3	1	0	14.5%	116	4	1	1	12.9%
	Retail - Secured on real estate property	115	2	0	0	7.7%	114	3	0	0	6.5%	114	3	0	0	5.7%
	Retail - Secured on real estate property - Of Which: SME	2	1	0	0	3.9%	2	1	0	0	3.9%	2	1	0	0	3.8%
	Retail - Secured on real estate property - Of Which: non-SME	113	1	0	0	10.3%	113	2	0	0	7.7%	112	2	0	0	6.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	1	0	0	46.9%	3	1	0	0	46.7%	3	1	0	0	46.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	44.4%	0	0	0	0	43.0%	0	0	0	0	41.8%
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	46.9%	2	1	0	0	46.8%	2	1	0	0	46.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	36,474	660	272	152	23.0%	36,177	957	361	229	23.9%	35,850	1,284	446	309	24.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Poland	Central banks and central governments	1,864	2	1	1	40.0%	1,863	3	2	1	40.0%	1,861	5	2	2	40.0%
	Institutions	1,200	1	1	1	47.6%	1,199	3	2	1	53.1%	1,197	4	3	2	55.6%
	Corporates	11,070	577	307	260	45.0%	10,889	758	360	301	39.6%	10,681	966	415	349	36.1%
	Corporates - Of Which: Specialised Lending	1,748	107	40	36	34.1%	1,723	133	42	38	28.6%	1,691	164	44	40	24.3%
	Corporates - Of Which: SME	3,564	193	100	80	41.4%	3,484	273	126	100	36.7%	3,396	361	151	123	34.1%
	Retail	30	1	0	0	14.5%	30	1	0	0	10.9%	29	2	0	0	9.5%
	Retail - Secured on real estate property	19	0	0	0	0.7%	19	1	0	0	0.5%	18	1	0	0	0.5%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	6.2%	3	1	0	0	6.0%	3	0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	0.3%	15	0	0	0	0.3%	15	1	0	0	0.3%
	Retail - Qualifying Revolving	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-
	Retail - Other Retail	11	0	0	0	30.0%	11	0	0	0	26.1%	11	1	0	0	23.9%
	Retail - Other Retail - Of Which: SME	10	0	0	0	14.0%	10	0	0	0	14.4%	10	0	0	0	14.5%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	46.9%	1	0	0	0	45.8%	1	0	0	0	45.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>14,164</b>	<b>581</b>	<b>309</b>	<b>261</b>	<b>44.9%</b>	<b>13,980</b>	<b>765</b>	<b>364</b>	<b>303</b>	<b>39.7%</b>	<b>13,768</b>	<b>977</b>	<b>421</b>	<b>353</b>	<b>36.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Spain	Central banks and central governments	985	1	1	0	40.0%	984	2	1	1	40.0%	983	3	2	1	40.0%
	Institutions	408	1	1	0	59.3%	407	1	1	1	59.6%	406	2	2	1	59.6%
	Corporates	4,302	397	180	166	41.8%	4,261	439	187	173	39.4%	4,221	479	194	179	37.5%
	Corporates - Of Which: Specialised Lending	2,215	350	135	125	35.6%	2,183	382	138	128	33.6%	2,155	410	140	131	32.0%
	Corporates - Of Which: SME	8	0	0	0	0.4%	7	0	0	0	0.5%	7	0	0	0	0.5%
	Retail	13,002	83	26	21	25.6%	12,987	98	29	24	24.5%	12,974	111	31	26	23.7%
	Retail - Secured on real estate property	12,834	81	24	20	24.1%	12,820	96	26	22	23.0%	12,807	108	28	24	22.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.1%	1	0	0	0	0.1%	1	0	0	0	0.1%
	Retail - Secured on real estate property - Of Which: non-SME	12,833	81	24	20	24.1%	12,819	96	26	22	23.0%	12,807	108	28	24	22.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	168	2	2	2	79.5%	167	3	3	2	78.7%	167	3	3	2	77.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	55.5%	0	0	0	0	53.5%	0	0	0	0	52.0%
	Retail - Other Retail - Of Which: non-SME	167	2	2	2	80.2%	167	3	3	2	79.4%	166	3	3	2	78.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>18,697</b>	<b>482</b>	<b>208</b>	<b>188</b>	<b>39.0%</b>	<b>18,639</b>	<b>540</b>	<b>218</b>	<b>198</b>	<b>36.7%</b>	<b>18,584</b>	<b>595</b>	<b>228</b>	<b>208</b>	<b>35.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Luxembourg	Central banks and central governments	1,476	1	0	0	40.0%	1,476	1	1	0	40.0%	1,475	2	1	1	40.0%
	Institutions	3,671	1	0	0	29.7%	3,670	2	1	1	29.6%	3,668	4	1	1	29.5%
	Corporates	12,332	124	53	40	32.7%	12,282	174	67	50	28.8%	12,219	237	82	62	26.2%
	Corporates - Of Which: Specialised Lending	4,973	77	22	18	24.0%	4,952	98	24	20	20.5%	4,923	127	28	22	17.6%
	Corporates - Of Which: SME	148	13	5	4	31.3%	144	17	5	4	26.2%	141	20	5	5	23.4%
	Retail	365	62	4	4	6.1%	350	78	5	4	5.3%	338	90	5	4	4.9%
	Retail - Secured on real estate property	323	53	1	1	2.1%	308	68	1	1	1.7%	297	78	1	1	1.5%
	Retail - Secured on real estate property - Of Which: SME	65	9	0	0	1.2%	64	10	0	0	1.2%	64	10	0	0	1.2%
	Retail - Secured on real estate property - Of Which: non-SME	258	44	1	1	2.3%	244	58	1	1	1.8%	233	68	1	1	1.6%
	Retail - Qualifying Revolving	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-
	Retail - Other Retail	43	9	3	3	29.7%	41	10	3	3	29.0%	40	11	4	3	28.5%
	Retail - Other Retail - Of Which: SME	10	2	1	0	25.3%	10	2	1	1	24.2%	9	2	1	1	23.6%
	Retail - Other Retail - Of Which: non-SME	33	7	3	2	30.8%	32	8	3	2	30.2%	31	9	3	3	29.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>17,845</b>	<b>187</b>	<b>59</b>	<b>45</b>	<b>23.9%</b>	<b>17,777</b>	<b>255</b>	<b>74</b>	<b>55</b>	<b>21.7%</b>	<b>17,701</b>	<b>332</b>	<b>89</b>	<b>68</b>	<b>20.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
France	Central banks and central governments	5,619	0	0	0	40.0%	5,619	0	0	0	40.0%	5,619	1	0	0	40.0%
	Institutions	791	2	0	0	10.3%	788	6	1	1	9.9%	784	9	1	1	9.8%
	Corporates	9,678	166	37	26	15.7%	9,610	233	48	34	14.8%	9,538	306	59	44	14.3%
	Corporates - Of Which: Specialised Lending	5,678	52	18	16	30.2%	5,665	65	20	17	26.0%	5,646	84	23	19	22.5%
	Corporates - Of Which: SME	127	3	0	0	2.2%	123	7	0	0	2.4%	120	10	0	0	2.6%
	Retail	2,495	69	5	3	4.5%	2,452	113	6	4	3.5%	2,410	155	7	5	3.0%
	Retail - Secured on real estate property	2,138	46	3	2	3.9%	2,103	81	3	2	2.6%	2,069	115	4	2	2.1%
	Retail - Secured on real estate property - Of Which: SME	152	5	2	1	27.4%	148	8	2	1	17.5%	145	11	2	1	13.2%
	Retail - Secured on real estate property - Of Which: non-SME	1,986	41	1	0	0.9%	1,955	72	2	1	0.9%	1,924	103	2	1	0.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	357	23	2	1	5.7%	349	32	3	2	5.7%	341	40	3	2	5.8%
	Retail - Other Retail - Of Which: SME	26	3	0	0	9.3%	26	4	0	0	9.3%	25	4	1	0	9.2%
	Retail - Other Retail - Of Which: non-SME	331	20	2	1	5.1%	323	28	2	1	5.2%	315	36	3	2	5.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>18,583</b>	<b>238</b>	<b>43</b>	<b>30</b>	<b>12.4%</b>	<b>18,469</b>	<b>352</b>	<b>55</b>	<b>39</b>	<b>11.1%</b>	<b>18,350</b>	<b>471</b>	<b>67</b>	<b>50</b>	<b>10.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Italy	Central banks and central governments	162	0	0	0	-	162	0	0	0	-	162	0	0	0	-
	Institutions	200	2	1	1	29.8%	199	2	1	1	31.3%	199	3	1	1	32.5%
	Corporates	5,564	724	292	277	38.2%	5,454	834	300	287	34.4%	5,368	920	307	294	32.0%
	Corporates - Of Which: Specialised Lending	3,374	229	93	89	38.7%	3,350	253	95	90	35.7%	3,324	279	96	92	33.0%
	Corporates - Of Which: SME	323	263	141	136	37.5%	263	422	143	139	32.9%	223	462	144	141	30.4%
	Retail	8,864	514	156	139	27.1%	8,729	649	165	149	22.9%	8,624	754	172	157	20.9%
	Retail - Secured on real estate property	8,848	478	130	113	23.7%	8,715	610	138	123	20.1%	8,612	713	146	131	18.4%
	Retail - Secured on real estate property - Of Which: SME	520	314	74	69	21.9%	434	400	76	72	17.9%	375	459	77	74	16.0%
	Retail - Secured on real estate property - Of Which: non-SME	8,328	164	55	45	27.3%	8,282	210	62	51	24.4%	8,237	254	69	57	22.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	17	36	26	26	70.7%	14	39	27	26	67.1%	12	41	27	26	64.9%
	Retail - Other Retail - Of Which: SME	12	36	26	26	71.3%	10	38	27	26	67.9%	8	40	27	26	65.9%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	14.8%	4	1	0	0	11.7%	4	1	0	0	10.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>14,790</b>	<b>1,240</b>	<b>449</b>	<b>416</b>	<b>33.6%</b>	<b>14,545</b>	<b>1,485</b>	<b>466</b>	<b>436</b>	<b>29.4%</b>	<b>14,353</b>	<b>1,677</b>	<b>480</b>	<b>453</b>	<b>27.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Belgium	Central banks and central governments	11,370	4	3	2	40.0%	11,366	8	6	3	40.0%	11,362	12	8	5	40.0%
	Institutions	8,345	5	7	2	46.8%	8,337	13	12	6	47.4%	8,329	21	15	10	44.5%
	Corporates	32,406	1,658	1,054	633	38.2%	31,131	2,934	1,301	983	33.5%	30,169	3,895	1,529	1,268	32.5%
	Corporates - Of Which: Specialised Lending	8,888	284	244	83	29.4%	8,533	639	301	184	28.8%	8,277	894	339	244	27.3%
	Corporates - Of Which: SME	12,156	827	436	315	38.1%	11,633	1,352	553	459	34.0%	11,220	1,763	684	611	34.6%
	Retail	42,639	1,932	875	489	25.3%	41,460	3,111	1,134	725	23.6%	40,067	4,504	1,267	984	21.8%
	Retail - Secured on real estate property	37,842	1,665	998	352	21.1%	36,867	2,639	767	511	19.4%	35,699	3,808	839	663	17.4%
	Retail - Secured on real estate property - Of Which: SME	6,650	370	152	85	23.1%	6,439	581	185	127	21.8%	6,214	806	204	163	20.3%
	Retail - Secured on real estate property - Of Which: non-SME	31,192	1,295	446	266	20.6%	30,429	2,058	583	384	18.7%	29,485	3,002	634	500	16.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4,797	268	277	138	51.4%	4,592	472	366	226	47.4%	4,368	696	428	320	46.0%
	Retail - Other Retail - Of Which: SME	1,962	150	124	74	49.0%	1,878	228	153	107	45.5%	1,799	313	176	136	43.4%
	Retail - Other Retail - Of Which: non-SME	2,835	117	153	64	54.5%	2,715	237	213	117	49.3%	2,569	383	258	185	48.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	94,761	3,599	1,940	1,126	31.3%	92,294	6,066	2,452	1,727	28.5%	89,927	8,433	2,819	2,266	26.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Australia	Central banks and central governments	638	0	0	0	40.0%	638	0	0	0	40.0%	638	0	0	0	40.0%
	Institutions	1,165	1	1	0	50.2%	1,164	2	2	1	50.0%	1,163	3	3	1	49.2%
	Corporates	3,660	168	53	39	23.3%	3,596	232	64	49	21.1%	3,531	297	73	59	19.7%
	Corporates - Of Which: Specialised Lending	2,869	153	44	36	23.1%	2,821	203	50	41	20.4%	2,771	253	55	47	18.4%
	Corporates - Of Which: SME	129	1	1	0	32.0%	128	2	1	1	29.0%	126	4	2	1	28.7%
	Retail	31,692	660	44	25	3.8%	31,291	1,062	56	35	3.3%	30,888	1,464	59	42	2.8%
	Retail - Secured on real estate property	31,553	649	41	24	3.6%	31,153	1,049	52	33	3.1%	30,752	1,450	55	39	2.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	16.8%	1	0	0	0	16.8%	1	0	0	0	15.6%
	Retail - Secured on real estate property - Of Which: non-SME	31,552	649	41	24	3.6%	31,152	1,049	52	33	3.1%	30,752	1,450	55	39	2.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	139	11	3	2	14.1%	138	13	4	2	16.0%	136	14	4	2	16.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	63.8%	0	0	0	0	62.0%	0	0	0	0	58.8%
	Retail - Other Retail - Of Which: non-SME	139	11	3	2	14.1%	138	13	4	2	15.9%	136	14	4	2	16.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	37,155	829	98	65	7.8%	36,689	1,296	121	85	6.6%	36,221	1,764	135	102	5.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	1,896	0	0	0	40.0%	1,895	1	1	0	40.0%	1,895	1	1	1	40.0%
	Institutions	2,566	21	6	3	11.8%	2,529	69	9	7	11.9%	2,512	76	10	9	11.5%
	Corporates	31,610	920	531	274	29.7%	30,901	1,629	573	436	26.8%	30,613	1,917	624	498	26.0%
	Corporates - Of Which: Specialised Lending	10,629	165	51	23	13.8%	10,433	361	60	44	12.1%	10,347	447	68	52	11.7%
	Corporates - Of Which: SME	153	110	13	13	11.5%	150	114	14	13	11.6%	148	115	14	14	11.7%
	Retail	117	3	1	1	28.3%	116	5	2	1	22.9%	113	7	2	1	19.7%
	Retail - Secured on real estate property	115	2	1	0	19.6%	113	4	1	1	16.4%	111	6	1	1	14.6%
	Retail - Secured on real estate property - Of Which: SME	2	1	0	0	21.2%	2	1	0	0	20.7%	2	1	0	0	20.4%
	Retail - Secured on real estate property - Of Which: non-SME	113	1	1	0	18.7%	112	3	1	0	15.2%	109	5	1	1	13.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	1	0	0	58.1%	3	1	1	0	58.1%	2	1	1	0	58.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	64.0%	0	0	0	0	60.8%	0	0	0	0	57.3%
	Retail - Other Retail - Of Which: non-SME	2	1	0	0	58.0%	2	1	0	0	58.0%	2	1	1	0	58.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	36,189	945	539	277	29.3%	35,441	1,693	584	444	26.2%	35,133	2,001	637	509	25.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Poland	Central banks and central governments	1,864	2	1	1	40.0%	1,862	4	3	2	40.0%	1,859	7	4	3	40.0%
	Institutions	1,198	2	3	1	60.7%	1,196	6	7	4	64.6%	1,191	11	11	7	65.2%
	Corporates	10,990	657	550	348	52.9%	10,489	1,158	749	503	43.4%	9,928	1,719	916	683	39.8%
	Corporates - Of Which: Specialised Lending	1,720	135	70	43	31.6%	1,575	280	80	56	20.0%	1,421	434	89	69	15.8%
	Corporates - Of Which: SME	3,542	215	193	116	54.1%	3,380	377	283	183	48.5%	3,192	565	357	263	46.5%
	Retail	30	1	0	0	18.1%	29	2	0	0	14.6%	28	2	1	0	13.6%
	Retail - Secured on real estate property	19	0	0	0	1.6%	18	1	0	0	1.5%	18	2	0	0	1.7%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	12.6%	3	0	0	0	12.1%	3	0	0	0	11.6%
	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	0.9%	15	1	0	0	1.2%	14	1	0	0	1.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11	0	0	0	38.8%	11	1	0	0	33.7%	10	1	1	0	31.8%
	Retail - Other Retail - Of Which: SME	10	0	0	0	22.7%	10	0	0	0	23.5%	10	1	0	0	23.6%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	60.3%	1	0	0	0	58.6%	1	0	0	0	57.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>14,083</b>	<b>662</b>	<b>555</b>	<b>350</b>	<b>52.9%</b>	<b>13,575</b>	<b>1,170</b>	<b>758</b>	<b>508</b>	<b>43.5%</b>	<b>13,006</b>	<b>1,739</b>	<b>931</b>	<b>693</b>	<b>39.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Spain	Central banks and central governments	985	1	1	1	40.0%	984	2	2	1	40.0%	983	4	3	1	40.0%
	Institutions	407	1	2	1	68.2%	405	4	4	2	67.6%	403	5	5	4	65.6%
	Corporates	4,268	431	212	184	42.7%	4,171	529	225	203	38.4%	4,109	591	236	215	36.4%
	Corporates - Of Which: Specialised Lending	2,186	378	156	139	36.9%	2,114	451	162	150	33.2%	2,072	492	166	155	31.4%
	Corporates - Of Which: SME	8	0	0	0	0.5%	7	0	0	0	0.5%	7	0	0	0	0.5%
	Retail	13,002	83	38	28	33.5%	12,980	105	44	35	32.3%	12,952	123	50	41	32.3%
	Retail - Secured on real estate property	12,834	81	35	26	32.2%	12,813	102	41	33	32.0%	12,796	119	46	38	31.9%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	13.1%	1	0	0	0	12.7%	1	0	0	0	11.8%
	Retail - Secured on real estate property - Of Which: non-SME	12,833	81	35	26	32.2%	12,812	102	41	33	32.0%	12,795	119	46	38	31.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	168	2	3	2	82.2%	167	3	3	2	81.3%	166	4	4	3	80.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	73.3%	0	0	0	0	69.5%	0	0	0	0	65.9%
	Retail - Other Retail - Of Which: non-SME	167	2	3	2	82.5%	167	3	3	2	81.7%	166	3	4	3	80.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>18,662</b>	<b>517</b>	<b>253</b>	<b>213</b>	<b>41.2%</b>	<b>18,539</b>	<b>640</b>	<b>275</b>	<b>241</b>	<b>37.7%</b>	<b>18,457</b>	<b>723</b>	<b>293</b>	<b>261</b>	<b>36.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Luxembourg	Central banks and central governments	1,476	1	1	0	40.0%	1,476	1	1	0	40.0%	1,475	2	1	1	40.0%
	Institutions	3,671	2	1	1	35.8%	3,667	5	3	2	32.0%	3,662	10	4	3	29.1%
	Corporates	12,297	159	125	54	34.1%	12,112	344	174	100	29.2%	11,933	523	215	143	27.3%
	Corporates - Of Which: Specialised Lending	4,955	95	43	22	22.9%	4,859	192	57	34	17.8%	4,760	290	67	46	15.8%
	Corporates - Of Which: SME	147	14	6	5	32.4%	140	20	7	6	27.3%	136	25	8	6	25.3%
	Retail	361	66	13	10	15.4%	329	98	16	13	12.8%	304	124	17	14	11.6%
	Retail - Secured on real estate property	319	57	7	5	9.3%	289	87	9	7	7.9%	265	110	9	8	7.1%
	Retail - Secured on real estate property - Of Which: SME	65	9	1	1	8.8%	64	10	1	1	8.7%	63	11	1	1	8.5%
	Retail - Secured on real estate property - Of Which: non-SME	254	48	6	4	9.4%	225	76	7	6	7.8%	202	99	8	7	7.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	42	9	6	5	52.5%	40	11	7	6	50.2%	38	13	8	7	48.7%
	Retail - Other Retail - Of Which: SME	10	2	1	1	50.9%	9	2	1	1	46.9%	9	3	1	1	44.5%
	Retail - Other Retail - Of Which: non-SME	33	7	5	4	53.0%	31	9	6	5	51.0%	29	11	6	5	49.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>17,805</b>	<b>227</b>	<b>140</b>	<b>65</b>	<b>28.7%</b>	<b>17,584</b>	<b>448</b>	<b>193</b>	<b>115</b>	<b>25.7%</b>	<b>17,374</b>	<b>659</b>	<b>238</b>	<b>161</b>	<b>24.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
France	Central banks and central governments	5,619	0	1	0	40.0%	5,619	1	1	0	40.0%	5,619	1	1	0	40.0%
	Institutions	788	6	3	1	20.0%	776	18	5	3	19.0%	767	26	7	5	18.5%
	Corporates	9,632	211	92	41	19.5%	9,448	396	116	75	18.9%	9,318	525	136	97	18.4%
	Corporates - Of Which: Specialised Lending	5,660	70	36	19	27.6%	5,584	146	42	29	20.0%	5,532	198	48	36	18.1%
	Corporates - Of Which: SME	126	4	0	0	3.9%	122	8	1	0	4.8%	118	12	1	1	4.9%
	Retail	2,483	81	9	5	5.8%	2,412	152	13	8	5.0%	2,339	226	16	11	4.9%
	Retail - Secured on real estate property	2,128	56	4	2	4.2%	2,076	108	5	3	2.9%	2,021	163	6	4	2.4%
	Retail - Secured on real estate property - Of Which: SME	151	6	2	1	24.1%	146	11	2	2	14.4%	141	15	2	2	10.6%
	Retail - Secured on real estate property - Of Which: non-SME	1,977	50	2	1	1.8%	1,930	97	3	2	1.6%	1,880	147	4	2	1.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	355	26	5	2	9.0%	337	44	8	5	10.3%	317	63	10	7	11.3%
	Retail - Other Retail - Of Which: SME	26	4	1	0	10.9%	25	5	1	1	10.9%	24	6	1	1	10.8%
	Retail - Other Retail - Of Which: non-SME	329	22	4	2	8.7%	312	39	7	4	10.2%	293	58	9	7	11.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB TOTAL</b>	<b>18,523</b>	<b>299</b>	<b>105</b>	<b>47</b>	<b>15.8%</b>	<b>18,255</b>	<b>566</b>	<b>135</b>	<b>86</b>	<b>15.2%</b>	<b>18,043</b>	<b>778</b>	<b>160</b>	<b>113</b>	<b>14.5%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Italy	Central banks and central governments	162	0	0	0	0	162	0	0	0	0	162	0	0	0	0
	Institutions	200	2	1	1	35.8%	199	3	1	1	39.3%	198	4	2	2	41.0%
	Corporates	5,530	758	325	296	39.0%	5,358	930	342	318	34.1%	5,225	1,063	355	334	31.4%
	Corporates - Of Which: Specialised Lending	3,354	249	108	98	39.4%	3,290	313	113	104	33.2%	3,231	372	116	108	29.1%
	Corporates - Of Which: SME	320	365	146	139	38.0%	255	480	148	143	33.3%	213	472	150	146	30.9%
	Retail	8,895	533	205	164	30.8%	8,670	708	237	192	27.1%	8,505	873	259	220	25.2%
	Retail - Secured on real estate property	8,829	496	178	138	27.8%	8,656	669	210	165	24.6%	8,494	832	231	193	23.2%
	Retail - Secured on real estate property - Of Which: SME	517	317	80	72	22.7%	423	411	83	77	18.7%	361	473	85	80	16.9%
	Retail - Secured on real estate property - Of Which: non-SME	8,312	179	98	66	36.9%	8,234	258	127	88	34.2%	8,133	359	147	113	31.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16	37	27	26	72.0%	13	39	27	27	68.1%	11	41	28	27	65.9%
	Retail - Other Retail - Of Which: SME	12	36	27	26	72.6%	9	39	27	27	69.2%	8	40	28	27	67.2%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	17.8%	4	1	0	0	15.1%	4	1	0	0	15.2%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB TOTAL</b>	<b>14,737</b>	<b>1,293</b>	<b>532</b>	<b>461</b>	<b>35.6%</b>	<b>14,389</b>	<b>1,642</b>	<b>581</b>	<b>511</b>	<b>31.1%</b>	<b>14,090</b>	<b>1,940</b>	<b>617</b>	<b>556</b>	<b>28.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
ING Groep N.V.	Central governments or central banks	3,174	1	1,973	0	1,804	0	1	0	77.8%
	Regional governments or local authorities	153	0	112	0	148	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	3	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5,245	0	1,228	0	3,883	0	0	0	0.0%
	Corporates	6,710	249	6,382	228	5,589	256	109	89	34.9%
	of which: SME	1,272	30	1,145	9	1,458	31	26	23	73.3%
	Retail	10,949	519	7,733	160	12,163	523	526	362	69.2%
	of which: SME	2,025	120	1,143	44	2,457	119	106	79	66.2%
	Secured by mortgages on immovable property	15,998	206	8,379	140	16,545	194	117	77	39.5%
	of which: SME	1,690	75	1,045	60	1,936	73	31	21	28.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	1	1	1	100.0%
	Securitisation									
Other exposures			0	0	0	0	0	0	0.0%	
Standardised Total		<b>42,232</b>	<b>977</b>	<b>26,008</b>	<b>529</b>	<b>41,132</b>	<b>973</b>	<b>754</b>	<b>529</b>	<b>54.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	124	0	0	0	0	0	0	0	77.8%
	Regional governments or local authorities	36	0	7	0	32	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,717	0	747	0	3,706	0	0	0	0.0%
	Corporates	839	32	834	9	759	39	28	24	60.6%
	of which: SME	54	0	53	0	52	0	0	0	0.0%
	Retail	12	0	8	0	15	0	1	0	62.2%
	of which: SME	2	0	1	0	4	0	0	0	63.7%
	Secured by mortgages on immovable property	2,462	24	1,709	15	2,622	17	13	9	54.4%
	of which: SME	342	3	234	2	360	3	2	1	23.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	1	1	1	100.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>7,190</b>	<b>57</b>	<b>3,306</b>	<b>24</b>	<b>7,134</b>	<b>58</b>	<b>42</b>	<b>34</b>	<b>59.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5	0	1	0	4	0	0	0	0.0%
	Corporates	299	0	296	0	341	0	4	0	0.0%
	of which: SME	1	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	1	0	94.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>306</b>	<b>0</b>	<b>298</b>	<b>0</b>	<b>347</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>94.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Belgium	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	4	0	1	0	4	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	96	0	19	0	92	0	0	0	0.0%
	Corporates	805	143	791	198	803	143	13	11	7.7%
	of which: SME	265	13	252	3	268	12	12	11	87.5%
	Retail	1	0	1	0	2	0	0	0	68.2%
	of which: SME	1	0	1	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	2	0	2	0	0	0	0.0%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total	909	143	814	198	903	143	13	11	7.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Australia	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6	0	11	0	5	0	0	0	0.0%
	Corporates	38	0	38	0	39	0	1	0	54.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	83	0	61	0	97	0	1	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,651	4	1,555	4	2,831	4	1	0	0.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total	2,777	4	1,655	4	2,972	4	2	0	3.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	209	0	95	0	42	0	0	0	0.0%
	Corporates	8	0	8	0	8	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	90.5%
	of which: SME	0	0	0	0	0	0	0	0	56.8%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total	218	0	104	0	52	0	0	0	90.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



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		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Poland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	845	2	822	1	849	2	1	1	39.2%
	of which: SME	207	2	184	1	207	2	1	1	39.0%
	Retail	2,544	118	1,681	32	2,685	119	145	89	73.6%
	of which: SME	1,049	43	950	16	1,119	43	44	28	65.2%
	Secured by mortgages on immovable property	6,687	48	3,041	21	6,666	47	49	27	57.8%
	of which: SME	79	2	30	1	79	1	1	0	27.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		10,077	167	5,544	54	10,200	167	195	115	68.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Spain	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	14	0	14	0	14	0	14	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2,535	69	1,884	12	2,307	69	81	57	83.0%
	of which: SME	0	0	0	0	0	0	0	0	56.8%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	2	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,551	69	1,898	12	2,323	69	81	57	83.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	952	0	223	0	0	0	0	0	0.0%
	Corporates	405	0	403	0	405	0	1	0	0.0%
	of which: SME	9	0	8	0	9	0	0	0	0.0%
	Retail	235	6	175	2	1,143	6	6	4	62.8%
	of which: SME	0	0	0	0	0	0	0	0	26.5%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,592	6	802	2	1,548	6	6	4	62.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

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ING Groep N.V.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	95	0	93	0	95	0	1	0	0.0%
	of which: SME	11	0	11	0	11	0	0	0	0.0%
	Retail	102	1	59	1	102	1	0	0	20.8%
	of which: SME	99	1	56	1	99	1	0	0	20.8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>197</b>	<b>1</b>	<b>153</b>	<b>1</b>	<b>197</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>20.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Italy	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	20	0	20	0	20	0	0	0	0.0%
	of which: SME	3	0	3	0	3	0	0	0	0.0%
	Retail	1,548	28	1,149	12	1,547	28	32	15	55.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>1,569</b>	<b>28</b>	<b>1,168</b>	<b>12</b>	<b>1,567</b>	<b>28</b>	<b>32</b>	<b>15</b>	<b>55.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

**2018 EU-wide Stress Test: Credit risk STA**  
ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
ING Groep N.V.	Central governments or central banks	1,802	2	2	1	45.6%	1,800	4	3	2	42.8%	1,798	6	4	3	41.8%
	Regional governments or local authorities	148	0	0	0	40.0%	148	1	1	0	40.0%	147	1	1	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,892	2	2	1	50.6%	3,880	4	2	2	50.5%	3,877	7	4	3	51.5%
	Corporates	6,513	332	132	110	33.1%	6,425	420	155	131	31.2%	6,330	515	179	154	30.0%
	of which: SME	1,433	55	32	27	48.6%	1,404	85	38	33	38.5%	1,372	117	45	39	33.6%
	Retail	11,899	787	725	504	64.1%	11,637	1049	863	638	60.9%	11,390	1296	992	762	58.8%
	of which: SME	2,411	165	137	104	63.2%	2,361	215	162	126	58.5%	2,307	269	185	149	55.4%
	Secured by mortgages on immovable property	16,417	321	160	108	33.2%	16,285	454	180	129	28.5%	16,147	591	200	150	25.3%
	of which: SME	1,896	113	41	32	28.1%	1,855	154	47	38	24.7%	1,814	195	52	44	22.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>40,661</b>	<b>1,445</b>	<b>1,022</b>	<b>725</b>	<b>50.2%</b>	<b>40,174</b>	<b>1,932</b>	<b>1,204</b>	<b>903</b>	<b>46.8%</b>	<b>39,689</b>	<b>2,417</b>	<b>1,380</b>	<b>1,073</b>	<b>44.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Netherlands	Central governments or central banks	0	0	0	0	78.9%	0	0	0	0	80.0%	0	0	0	0	81.1%
	Regional governments or local authorities	32	0	0	0	40.0%	32	0	0	0	40.0%	32	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,705	1	1	1	60.3%	3,704	2	2	2	60.1%	3,702	5	3	3	62.2%
	Corporates	755	43	31	28	64.7%	751	47	32	29	63.0%	747	51	34	31	61.5%
	of which: SME	51	1	1	1	53.5%	50	2	2	1	56.5%	49	4	3	2	58.4%
	Retail	15	0	0	0	61.6%	15	1	0	0	60.5%	15	1	1	0	59.4%
	of which: SME	4	0	0	0	63.0%	4	0	0	0	61.8%	4	1	0	0	60.5%
	Secured by mortgages on immovable property	2,610	29	15	13	45.1%	2,601	38	15	14	37.2%	2,593	46	16	15	32.3%
	of which: SME	357	3	3	4	67.8%	356	7	3	4	58.2%	354	9	5	5	52.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>7,118</b>	<b>75</b>	<b>48</b>	<b>43</b>	<b>57.4%</b>	<b>7,103</b>	<b>89</b>	<b>51</b>	<b>46</b>	<b>52.2%</b>	<b>7,089</b>	<b>103</b>	<b>54</b>	<b>50</b>	<b>48.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	53.6%	4	0	0	0	54.6%	4	0	0	0	55.4%
	Corporates	340	1	4	4	22.6%	338	3	4	1	22.7%	337	4	5	1	22.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	92.0%	1	0	0	0	90.2%	1	0	0	0	88.8%
	of which: SME	0	0	0	0	45.7%	0	0	0	0	46.2%	0	0	0	0	46.7%
	Secured by mortgages on immovable property	1	0	0	0	15.2%	1	0	0	0	15.2%	1	0	0	0	15.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>346</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>42.1%</b>	<b>344</b>	<b>3</b>	<b>5</b>	<b>1</b>	<b>32.6%</b>	<b>342</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>29.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Belgium	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	4	0	0	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	92	1	0	0	25.0%	91	1	1	0	25.0%	91	2	1	0	25.0%
	Corporates	784	161	15	13	8.2%	768	178	16	15	8.3%	753	193	18	16	8.3%
	of which: SME	260	20	13	12	58.1%	253	27	13	12	45.6%	247	33	14	13	39.0%
	Retail	2	0	0	0	58.2%	2	0	0	0	57.5%	2	0	0	0	56.8%
	of which: SME	2	0	0	0	58.2%	2	0	0	0	57.5%	1	0	0	0	56.8%
	Secured by mortgages on immovable property	2	0	0	0	72.5%	2	0	0	0	74.4%	2	0	0	0	75.0%
	of which: SME	1	0	0	0	76.5%	1	0	0	0	76.6%	1	0	0	0	76.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	884	162	15	13	8.3%	867	179	17	15	8.4%	851	194	19	17	8.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Australia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	65.2%	5	0	0	0	65.2%	5	0	0	0	65.2%
	Corporates	39	1	1	0	33.3%	39	1	1	0	29.9%	38	2	1	0	28.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	96	1	2	1	47.6%	94	2	2	1	48.9%	93	3	3	2	49.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,811	24	1	0	1.9%	2,786	49	2	1	2.2%	2,754	81	3	2	2.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,951	26	4	1	4.8%	2,924	53	5	3	4.8%	2,891	86	7	4	4.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	42	0	0	0	72.5%	42	0	0	0	72.9%	42	0	0	0	73.2%
	Corporates	8	0	0	0	76.8%	8	0	0	0	76.8%	8	0	0	0	76.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	69.0%	0	0	0	0	58.2%	0	0	0	0	52.3%
	of which: SME	0	0	0	0	56.9%	0	0	0	0	57.0%	0	0	0	0	57.1%
	Secured by mortgages on immovable property	1	0	0	0	11.1%	1	0	0	0	11.7%	1	0	0	0	11.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	52	0	0	0	74.0%	51	0	0	0	74.1%	51	0	1	0	74.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk STA**  
ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Poland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.1%	0	0	0	0	0.1%	0	0	0	0	0.1%
	Corporates	835	16	3	2	12.2%	819	32	4	4	11.1%	802	49	6	5	10.9%
	of which: SME	202	7	1	1	14.5%	196	12	2	1	11.3%	190	18	2	2	10.0%
	Retail	2,616	188	187	130	69.0%	2,554	250	229	166	66.5%	2,492	312	277	203	65.0%
	of which: SME	1,099	64	56	38	59.7%	1,077	85	70	49	57.0%	1,053	109	83	61	55.4%
	Secured by mortgages on immovable property	6,644	68	60	38	56.5%	6,623	89	68	46	51.5%	6,602	110	76	53	48.4%
	of which: SME	78	3	2	1	30.3%	76	4	2	1	31.4%	74	6	3	2	32.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	<b>10,095</b>	<b>272</b>	<b>250</b>	<b>170</b>	<b>62.9%</b>	<b>9,996</b>	<b>371</b>	<b>302</b>	<b>216</b>	<b>58.1%</b>	<b>9,896</b>	<b>471</b>	<b>360</b>	<b>262</b>	<b>55.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.7%	0	0	0	0	61.7%	0	0	0	0	61.7%
	Corporates	14	0	0	0	20.8%	13	0	0	0	20.8%	13	1	0	0	20.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2,280	96	109	80	83.0%	2,252	124	129	103	83.0%	2,228	148	146	123	83.0%
	of which: SME	0	0	0	0	56.8%	0	0	0	0	56.8%	0	0	0	0	56.8%
	Secured by mortgages on immovable property	2	0	0	0	0.8%	2	0	0	0	0.8%	2	0	0	0	0.8%
	of which: SME	0	0	0	0	0.1%	0	0	0	0	0.1%	0	0	0	0	0.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	<b>2,295</b>	<b>96</b>	<b>109</b>	<b>80</b>	<b>82.8%</b>	<b>2,267</b>	<b>125</b>	<b>129</b>	<b>103</b>	<b>82.8%</b>	<b>2,243</b>	<b>148</b>	<b>146</b>	<b>123</b>	<b>82.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.8%	0	0	0	0	61.8%	0	0	0	0	61.8%
	Corporates	404	1	1	0	23.0%	403	2	1	1	25.5%	401	3	2	1	27.4%
	of which: SME	9	0	0	0	12.5%	9	0	0	0	12.2%	9	0	0	0	11.9%
	Retail	1,136	14	17	6	42.4%	1,126	24	24	8	35.4%	1,114	30	30	11	32.5%
	of which: SME	0	0	0	0	27.9%	0	0	0	0	27.9%	0	0	0	0	27.9%
	Secured by mortgages on immovable property	0	0	0	0	22.8%	0	0	0	0	23.2%	0	0	0	0	23.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	<b>1,540</b>	<b>15</b>	<b>18</b>	<b>6</b>	<b>40.9%</b>	<b>1,529</b>	<b>26</b>	<b>26</b>	<b>9</b>	<b>34.6%</b>	<b>1,516</b>	<b>39</b>	<b>32</b>	<b>12</b>	<b>32.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	16.8%	0	0	0	0	16.8%	0	0	0	0	16.8%
	Corporates	93	2	3	1	66.1%	91	4	4	3	64.1%	89	6	5	4	62.3%
	of which: SME	11	0	0	0	49.3%	11	0	0	0	48.0%	11	0	0	0	46.8%
	Retail	101	2	0	0	16.7%	100	3	1	0	13.9%	99	5	1	1	12.5%
	of which: SME	98	2	0	0	16.8%	97	3	1	0	14.0%	96	5	1	1	12.5%
	Secured by mortgages on immovable property	0	0	0	0	10.9%	0	0	0	0	10.9%	0	0	0	0	10.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	195	4	3	2	39.7%	191	7	4	3	40.9%	188	11	6	4	40.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Italy	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.6%	0	0	0	0	41.4%	0	0	0	0	42.2%
	Corporates	20	0	0	0	17.1%	19	0	0	0	17.1%	19	0	0	0	17.4%
	of which: SME	3	0	0	0	12.9%	3	0	0	0	11.5%	3	0	0	0	13.8%
	Retail	1,513	62	80	30	48.4%	1,474	101	99	47	46.3%	1,435	140	115	64	45.5%
	of which: SME	0	0	0	0	83.9%	0	0	0	0	83.9%	0	0	0	0	84.0%
	Secured by mortgages on immovable property	0	0	0	0	19.2%	0	0	0	0	19.1%	0	0	0	0	19.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,533	62	80	30	48.3%	1,494	101	100	47	46.3%	1,455	140	115	64	45.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
ING Groep N.V.	Central governments or central banks	1,802	2	3	1	44.2%	1,798	6	5	2	41.9%	1,794	10	7	4	41.2%
	Regional governments or local authorities	148	0	1	0	40.0%	147	1	1	0	40.0%	146	2	1	1	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,880	3	3	2	66.1%	3,872	12	9	8	66.9%	3,864	20	14	13	65.7%
	Corporates	6,475	369	217	137	37.0%	6,211	524	263	185	34.7%	6,158	686	306	229	33.4%
	of which: SME	1,428	61	48	32	52.2%	1,382	106	89	43	40.2%	1,336	153	70	54	35.4%
	Retail	11,825	861	1,159	624	72.5%	11,411	1,275	1,393	871	68.3%	10,997	1,688	1,573	1,107	65.6%
	of which: SME	2,397	179	218	125	69.9%	2,322	254	255	162	63.9%	2,247	329	285	199	60.5%
	Secured by mortgages on immovable property	16,361	377	283	139	36.8%	16,070	669	340	200	29.9%	15,765	974	388	264	27.1%
	of which: SME	1,890	119	72	41	34.2%	1,838	171	81	51	30.0%	1,785	224	89	61	27.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	40,491	1,614	1,666	904	56.0%	39,609	2,496	2,011	1,267	50.8%	38,725	3,381	2,290	1,619	47.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	0	0	0	0	77.8%	0	0	0	0	80.0%	0	0	0	0	81.1%
	Regional governments or local authorities	32	0	0	0	40.0%	32	0	0	0	40.0%	32	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,704	2	2	2	70.4%	3,697	9	7	6	70.5%	3,690	16	11	11	69.7%
	Corporates	754	44	36	28	65.1%	743	54	40	33	61.5%	733	64	44	38	59.0%
	of which: SME	51	1	2	1	49.8%	48	4	3	2	53.7%	46	6	4	3	55.5%
	Retail	15	0	1	0	71.9%	15	1	1	0	70.0%	15	1	1	0	68.1%
	of which: SME	4	0	0	0	72.7%	4	1	0	0	70.6%	4	1	0	0	68.5%
	Secured by mortgages on immovable property	2,609	31	21	14	46.6%	2,569	70	23	19	26.8%	2,531	108	26	23	20.9%
	of which: SME	357	6	6	4	69.4%	351	11	6	5	45.0%	346	7	7	4	35.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	1	1	1	100.0%	0	1	1	1	100.0%	0	1	1	1	100.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	7,113	79	61	46	58.4%	7,057	135	73	60	44.4%	7,002	190	84	73	38.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	64.1%	4	0	0	0	64.2%	4	0	0	0	62.2%
	Corporates	339	2	5	1	26.3%	335	6	6	2	26.6%	332	9	7	3	26.8%
	of which: SME	1	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	91.6%	1	0	0	0	88.5%	1	1	1	1	86.3%
	of which: SME	0	0	0	0	49.4%	0	0	0	0	50.2%	0	0	0	0	50.9%
	Secured by mortgages on immovable property	1	0	0	0	20.0%	1	0	0	0	25.2%	1	0	0	0	27.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	345	3	6	1	37.2%	340	7	6	2	31.0%	337	10	7	3	30.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Belgium	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	4	0	0	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	92	1	1	0	47.9%	90	2	1	1	47.9%	89	3	2	1	47.9%
	Corporates	775	170	20	16	9.7%	738	208	25	22	10.6%	711	235	29	26	11.1%
	of which: SME	259	22	14	12	57.0%	246	34	16	14	41.6%	236	44	17	16	36.0%
	Retail	2	0	0	0	60.7%	2	0	0	0	59.5%	2	0	0	0	59.0%
	of which: SME	2	0	0	0	60.7%	1	0	0	0	59.5%	1	0	0	0	59.0%
	Secured by mortgages on immovable property	2	0	0	0	72.8%	2	0	0	0	75.2%	2	0	0	0	76.6%
	of which: SME	1	0	0	0	76.5%	1	0	0	0	76.6%	1	0	0	0	76.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	875	171	21	17	9.8%	836	210	27	23	11.0%	807	238	31	28	11.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Australia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	71.5%	5	0	0	0	71.5%	5	0	0	0	70.8%
	Corporates	38	1	2	1	40.0%	37	3	2	1	38.2%	36	4	2	1	35.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	95	2	2	1	41.4%	93	4	3	1	41.3%	91	6	4	2	39.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,780	55	13	4	8.0%	2,689	146	21	13	9.0%	2,598	227	28	21	8.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,919	58	16	6	9.7%	2,825	152	26	16	10.2%	2,730	246	34	25	10.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	42	0	0	0	75.4%	42	0	0	0	75.5%	42	0	0	0	74.7%
	Corporates	8	0	0	0	76.8%	8	1	1	0	76.8%	8	1	1	0	76.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	69.4%	0	0	0	0	51.1%	0	0	0	0	40.9%
	of which: SME	0	0	0	0	60.7%	0	0	0	0	60.7%	0	0	0	0	60.8%
	Secured by mortgages on immovable property	1	0	0	0	8.0%	0	0	0	0	11.7%	0	0	0	0	13.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	51	0	1	0	75.5%	51	1	1	0	75.3%	51	1	1	1	74.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.1%	0	0	0	0	0.1%	0	0	0	0	0.1%
	Corporates	828	23	7	4	18.4%	790	62	15	11	17.9%	750	101	22	18	18.2%
	of which: SME	200	8	2	2	20.5%	189	19	4	3	16.3%	177	32	6	5	15.1%
	Retail	2,995	209	257	150	71.7%	2,489	315	220	217	69.1%	2,289	415	378	282	67.9%
	of which: SME	1,089	73	81	44	61.0%	1,050	112	102	65	58.2%	1,011	151	117	86	57.2%
	Secured by mortgages on immovable property	6,639	73	98	46	62.6%	6,583	129	123	71	55.5%	6,522	190	145	99	52.2%
	of which: SME	77	3	1	1	36.9%	74	6	5	2	38.8%	71	9	6	4	39.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	10,062	305	362	200	65.5%	9,862	505	458	300	59.4%	9,661	706	545	400	56.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	69.9%	0	0	0	0	69.6%	0	0	0	0	68.1%
	Corporates	13	0	0	0	34.0%	13	1	0	0	34.1%	13	1	0	0	34.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2,280	96	120	80	83.0%	2,239	137	146	113	83.0%	2,209	167	168	139	83.1%
	of which: SME	0	0	0	0	60.6%	0	0	0	0	60.6%	0	0	0	0	60.6%
	Secured by mortgages on immovable property	2	0	0	0	0.6%	2	0	0	0	0.7%	2	0	0	0	0.9%
	of which: SME	2	0	0	0	0.1%	2	0	0	0	0.1%	2	0	0	0	0.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,295	96	120	80	82.7%	2,254	138	147	114	82.6%	2,223	169	168	139	82.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	71.3%	0	0	0	0	71.3%	0	0	0	0	70.0%
	Corporates	403	2	2	2	26.0%	399	5	4	2	29.1%	396	9	5	3	30.8%
	of which: SME	9	0	0	0	16.5%	9	0	0	0	15.0%	9	0	0	0	14.0%
	Retail	1,134	16	19	6	38.0%	1,120	29	26	9	29.9%	1,102	47	32	12	28.3%
	of which: SME	0	0	0	0	30.7%	0	0	0	0	30.6%	0	0	0	0	30.6%
	Secured by mortgages on immovable property	0	0	0	0	26.5%	0	0	0	0	32.5%	0	0	0	0	34.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,537	17	20	6	36.7%	1,520	35	29	10	29.8%	1,499	56	37	15	27.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	30.8%	0	0	0	0	30.7%	0	0	0	0	30.7%
	Corporates	91	4	7	3	70.3%	85	10	9	7	68.7%	82	13	11	9	67.1%
	of which: SME	11	0	0	0	50.1%	11	1	0	0	48.0%	11	1	1	0	47.3%
	Retail	100	3	1	1	25.4%	96	7	2	1	20.4%	94	10	2	2	19.2%
	of which: SME	97	3	1	1	25.4%	93	7	2	1	20.3%	91	10	2	2	19.2%
	Secured by mortgages on immovable property	0	0	0	0	18.3%	0	0	0	0	18.3%	0	0	0	0	18.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>191</b>	<b>8</b>	<b>8</b>	<b>4</b>	<b>49.6%</b>	<b>182</b>	<b>17</b>	<b>11</b>	<b>8</b>	<b>48.0%</b>	<b>176</b>	<b>23</b>	<b>13</b>	<b>11</b>	<b>46.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Italy	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	47.4%	0	0	0	0	48.6%	0	0	0	0	49.1%
	Corporates	19	0	0	0	17.5%	19	0	0	0	18.3%	19	1	0	0	18.8%
	of which: SME	3	0	0	0	16.6%	3	0	0	0	19.2%	3	0	0	0	21.1%
	Retail	1,500	75	123	41	54.3%	1,438	137	156	72	52.7%	1,366	209	179	109	52.1%
	of which: SME	0	0	0	0	83.6%	0	0	0	0	83.5%	0	0	0	0	83.6%
	Secured by mortgages on immovable property	0	0	0	0	25.1%	0	0	0	0	26.0%	0	0	0	0	27.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,520</b>	<b>76</b>	<b>123</b>	<b>41</b>	<b>54.2%</b>	<b>1,458</b>	<b>137</b>	<b>156</b>	<b>72</b>	<b>52.5%</b>	<b>1,386</b>	<b>209</b>	<b>180</b>	<b>109</b>	<b>52.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

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			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	0	0						
	IRB		6,476	6,476						
	<b>Total</b>		<b>6,476</b>	<b>6,476</b>						
REA	STA		0	0	0	0	0	0	0	0
	IRB		628	627	730	930	1,113	1,315	2,830	4,294
	<b>Total</b>		<b>628</b>	<b>627</b>	<b>730</b>	<b>930</b>	<b>1,113</b>	<b>1,315</b>	<b>2,830</b>	<b>4,294</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>5</b>	<b>2</b>

## 2018 EU-wide Stress Test: Risk exposure amounts

ING Groep N.V.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	262,361	263,064	264,736	269,576	274,752	277,422	296,014	307,579
Risk exposure amount for securitisations and re-securitisations	628	627	730	930	1,113	1,315	2,830	4,294
Risk exposure amount other credit risk	261,732	262,437	264,006	268,646	273,640	276,107	293,184	303,285
Risk exposure amount for market risk	7,433	7,433	7,433	7,433	7,433	8,825	9,176	9,326
Risk exposure amount for operational risk	40,093	40,093	40,093	40,093	40,093	41,085	43,785	46,439
Other risk exposure amounts	0	0	0	0	0	0	0	0
<b>Total risk exposure amount</b>	<b>309,887</b>	<b>310,590</b>	<b>312,262</b>	<b>317,102</b>	<b>322,278</b>	<b>327,332</b>	<b>348,976</b>	<b>363,345</b>

## 2018 EU-wide Stress Test: Capital

ING Groep N.V.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
<b>A</b>	<b>OWN FUNDS</b>	<b>57,410</b>	<b>56,958</b>	<b>56,002</b>	<b>56,964</b>	<b>58,148</b>	<b>52,855</b>	<b>54,020</b>	<b>53,834</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>45,581</b>	<b>45,129</b>	<b>45,072</b>	<b>45,411</b>	<b>45,080</b>	<b>37,550</b>	<b>38,236</b>	<b>38,862</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,030	17,030	17,030	17,030	17,030	17,030	17,030	17,030
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings	27,481	27,009	26,910	27,116	26,709	21,904	22,322	22,713
<b>A.1.3</b>	Accumulated other comprehensive income	3,914	3,503	3,503	3,503	3,503	2,345	2,345	2,345
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	833	236	236	236	236	-1,241	-1,241	-1,241
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	-430	-430	-430	-430	-430	749	749	749
<b>A.1.3.3</b>	Other OCI contributions	2,551	2,837	2,837	2,837	2,837	2,837	2,837	2,837
<b>A.1.4</b>	Other Reserves	310	310	310	310	310	310	310	310
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	95	95	120	146	152	166	218	231
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-104	-104	-104	-104	-104	382	382	382
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-1,695	-1,695	-1,695	-1,695	-1,695	-1,695	-1,695	-1,695
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-132	-132	-110	-88	-66	-2,285	-2,048	-1,824
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-943	-512	-463	-353	-306	-9	-9	-10
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-453	-453	-453	-453	-453	-619	-619	-619
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-452						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
<b>A.1.22</b>	Transitional adjustments	77	77	25	0	0	21	0	0
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	25	0	0	21	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	77	77	0	0	0	0	0	0
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	26	26	0	0	0	0	0	0
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	727	727						

## 2018 EU-wide Stress Test: Capital

ING Groep N.V.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	4,745	4,745	5,178	5,178	4,559	5,178	5,178	4,559
	A.2.1	2,732	2,732	2,732	2,732	2,732	2,732	2,732	2,732
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	2,013	2,013	2,446	2,446	1,827	2,446	2,446	1,827
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	50,325	49,873	50,250	50,589	49,638	42,728	43,413	43,421
	A.4	7,085	7,085	7,753	8,375	8,510	10,127	10,606	10,413
	A.4.1	7,176	7,176	7,501	7,835	7,949	8,280	8,923	9,120
	A.4.2	0	0	0	0	0	1,509	957	528
	A.4.3	-91	-91	252	541	561	338	725	765
	A.4.3.1	0	0	0	0	0	0	0	0
	A.5	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	309,887	310,590	312,262	317,102	322,278	327,332	348,976	363,345
B.1	0	0	0	0	0	0	0	0	
B.2	0	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	14.71%	14.53%	14.43%	14.32%	13.99%	11.47%	10.96%	10.70%
C.2	16.24%	16.06%	16.09%	15.95%	15.40%	13.05%	12.44%	11.95%	
C.3	18.53%	18.34%	18.57%	18.59%	18.04%	16.15%	15.48%	14.82%	
Fully loaded CAPITAL	D.1	45,503	45,051	45,047	45,411	45,080	37,529	38,236	38,862
D.2	48,235	47,783	47,779	48,143	47,812	40,261	40,968	41,594	
D.3	55,412	54,959	55,280	55,978	55,760	50,051	50,848	51,243	
CAPITAL RATIOS (%) Fully loaded	E.1	14.68%	14.51%	14.43%	14.32%	13.99%	11.47%	10.96%	10.70%
E.2	15.57%	15.38%	15.30%	15.18%	14.84%	12.30%	11.74%	11.45%	
E.3	17.88%	17.70%	17.70%	17.65%	17.30%	15.29%	14.57%	14.10%	
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	5,178	5,178	5,178	5,178	5,178	5,178
	G.1	0	0	0	0	0	0	0	0
	H.1	1,081,531	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579	1,080,579
	H.2	1,081,887	1,080,935	1,080,935	1,080,935	1,080,935	1,080,935	1,080,935	1,080,935
	H.3	4.65%	4.62%	4.65%	4.68%	4.59%	3.95%	4.02%	4.02%
	H.4	4.46%	4.42%	4.42%	4.45%	4.42%	3.72%	3.79%	3.85%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.02%	0.02%	0.06%	0.06%	0.06%	0.00%	0.00%	0.00%
	P.3	1.00%	1.00%	1.50%	2.00%	2.00%	1.50%	2.00%	2.00%
	P.4	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
	P.5	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	2.77%	2.77%	4.18%	5.56%	5.56%	4.13%	5.50%	5.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

ING Groep N.V.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	13,714	11,862	11,183	10,283	10,527	10,093	9,248
Interest income	43,958	44,574	45,933	49,464	54,022	59,286	64,551
Interest expense	-30,245	-32,712	-34,750	-39,181	-43,495	-49,192	-55,303
<b>Dividend income</b>	171	128	128	128	86	86	86
<b>Net fee and commission income</b>	2,710	2,439	2,439	2,439	2,168	2,168	2,168
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	635	739	739	739	-3,188	554	554
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-12		
<b>Other operating income not listed above, net</b>	514	325	325	325	272	325	325
<b>Total operating income, net</b>	17,744	15,493	14,813	13,914	9,852	13,225	12,380
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-689	-1,358	-969	-909	-5,954	-2,620	-2,025
<b>Other income and expenses not listed above, net</b>	-9,787	-10,384	-9,603	-9,583	-11,073	-9,890	-9,679
<b>Profit or (-) loss before tax from continuing operations</b>	7,268	3,751	4,241	3,422	-7,175	715	675
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-2,280	-1,125	-1,272	-1,027	2,153	-214	-203
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>4,987</b>	<b>2,626</b>	<b>2,969</b>	<b>2,395</b>	<b>-5,023</b>	<b>500</b>	<b>473</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	2,685	2,725	2,764	2,802	82	82	82
<b>Attributable to owners of the parent net of estimated dividends</b>	2,302	-99	205	-407	-5,105	418	390
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

# 2018 EU-wide Stress Test: Major capital measures and realised losses

ING Groep N.V.

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	246

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

ING Groep N.V.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>82,192</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>0</b>
Central banks	2,126	0	0	0	0	0	0
General governments	55,158	0	0	0	0	0	0
Credit institutions	15,863	0	0	0	0	0	0
Other financial corporations	6,374	0	0	0	1	0	0
Non-financial corporations	2,671	0	4	4	0	4	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>624,307</b>	<b>1,135</b>	<b>11,982</b>	<b>11,982</b>	<b>725</b>	<b>3,794</b>	<b>6,377</b>
Central banks	23,747	0	0	0	4	0	0
General governments	14,688	19	1	1	1	0	0
Credit institutions	25,882	1	0	0	4	0	0
Other financial corporations	21,612	61	374	374	1	2	22
Non-financial corporations	227,356	192	7,634	7,634	389	2,749	3,790
Households	311,023	863	3,973	3,973	326	1,043	2,564
<b>DEBT INSTRUMENTS other than HFT</b>	<b>706,499</b>	<b>1,135</b>	<b>11,986</b>	<b>11,986</b>	<b>726</b>	<b>3,798</b>	<b>6,377</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>220,587</b>		<b>744</b>	<b>744</b>	<b>4</b>	<b>-101</b>	<b>249</b>

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

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

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

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

ING Groep N.V.

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>11,435</b>	<b>5,743</b>	<b>1,430</b>	<b>1,372</b>	<b>8,156</b>
Central banks	0	0	0	0	0
General governments	1	0	0	0	1
Credit institutions	0	0	0	0	0
Other financial corporations	113	15	6	5	78
Non-financial corporations	7,593	4,054	1,197	1,153	4,958
Households	3,728	1,674	228	214	3,119
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,435</b>	<b>5,743</b>	<b>1,430</b>	<b>1,372</b>	<b>8,156</b>
<b>Loan commitments given</b>	<b>474</b>	<b>163</b>	<b>0</b>	<b>0</b>	<b>104</b>

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