

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	47,787	47,333	48,118	48,525	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,497	47,224	47,969	48,494	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	53,700	53,024	53,968	54,314	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	53,409	52,915	53,818	54,283	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	62,369	61,537	61,682	62,482	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	62,079	61,427	61,533	62,450	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	312,307	306,324	311,014	308,581	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	312,307	306,324	311,014	308,550	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.30%	15.45%	15.47%	15.73%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.21%	15.42%	15.42%	15.72%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.19%	17.31%	17.35%	17.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.27%	17.30%	17.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.97%	20.09%	19.83%	20.25%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.88%	20.05%	19.78%	20.24%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,148,725	1,101,771	1,161,105	954,786	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.67%	4.81%	4.65%	5.69%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,700	53,024	53,968	54,314	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	52,430	51,981	52,933	53,362	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,148,725	1,101,771	1,161,105	954,786	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,148,435	1,101,661	1,160,956	954,755	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	4.8%	4.6%	5.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.7%	4.6%	5.6%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	62,369	61,537	61,682	62,482	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,787	47,333	48,118	48,525	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,118	17,123	17,137	17,136	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	32,030	32,008	32,400	33,186	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		2,133	1,843	1,786	1,467	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	381	397	417	404	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	178	173	168	175	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,667	-1,830	-1,386	-1,253	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,577	-1,097	-1,099	-908	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-136	-124	-130	-160	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-38	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persoin fund assets	-626	-579	-587	-595	C 01.00 (r390,c010)	Articles 4(1999), 36(1) point (e) and 41 of CRR
		0						
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(35), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (ii), 243(1) point (iii), 244(1) point (iii) and 256 of CRR; Articles 35(1) point k) (iii) and 379(3) of CRR; Articles 35(1) point k) (iv) and 153(4) of CRR. Articles 35(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514;c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-351	-398	-529	C 01.00 (r524.c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-339	-339	-340	-388	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	290	110	149	31	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)						
	A.1.21.1		0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	290	110	149	31	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,913	5,691	5,850	5,789	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	4,930	4,708	4,928	4,866	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r900,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	982	983	922	922	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,700	53,024	53,968	54,314	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,670	8,513	7,715	8,168	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,516	8,360	7,562	8,015	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r010,c010) + C 01.00 (r920,c010) + C 01.00 (r030,c010) + C 01.00 (r940,c010) + C 01.00 (r050,c010) + C 01.00 (r970,c010) + C 01.00 (r074,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	153	153	153	153	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	312,307	306,324	311,014	308,581	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	31	C 05.01 (r010;c040)	
6107711 00-00-0	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.30%	15.45%	15.47%	15.73%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.19%	17.31%	17.35%	17.60%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.97%	20.09%	19.83%	20.25%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	47,497	47,224	47,969	48,494	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)1	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.21%	15.42%	15.42%	15.72%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	290	110	149	31	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	31	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	1					

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	***]
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(mln EUR, %)	,	,		,	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)
Credit risk (excluding CCR and Securitisations) ¹	2 47 ,157	243,020	248,575	246,297	+ C 08.01 (1040, 1260, 5001) + C 08.01 (1050, 1260, 5001) + C 08.01 (110, 1260, 5002) + C 08.01 (1040, 1260, 5001) + C 08.01 (1040, 1260, 5002) + C 08.01 (1050,
Of which the standardised approach	28,678	26,865	27,422	28,053	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)}
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	185,253	190,345	194,307	185,203	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	8,120	8,731	8,957	10,354	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10,754	10,477	9,942	13,552	C 07.00 (r990, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	765	579	386	477	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,709	1,903	2,636	2,350	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	8,023	8,747	7,853	5,536	C 02.00 (R520, c010)
Of which the standardised approach	10	2	2	6	C 02.00 (R530, c010)
Of which IMA	8,013	8,746	7,850	5,531	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	39,927	37,785	37,982	36,135	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	39,927	37,785	37,982	36,135	C 02.00 (R620, c010)
Other risk exposure amounts	3,973	3,813	3,639	4,234	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	312,307	306,324	311,014	308,581	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L ING Groep N.V.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	27,648	36,109	8,545	17,163
	883	1.138	240	483
Of which debt securities income Of which loans and advances income	12,737	16,433	3,614	7,222
Interest expenses	17,101	22,151	5,024	10,371
(Of which deposits expenses)	1,595	1,932	405	831
(Of which debt securities issued expenses)	1,998	2,511	477	954
(Expenses on share capital repayable on demand)	1,990	2,311	0	0
Dividend income	122	133	2	32
Divident income Net Fee and commission income Net Fee and commission income	2,240	3,011	854	1,710
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	·	·		·
defined by losses on derecognition of minimizer assets and nathrides not measured at rail value among profit of loss, and or non-financial assets, net	214	202	42	43
Gains or (-) losses on financial assets and liabilities held for trading, net	581	438	286	429
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-302	-122	-22	-36
Gains or (-) losses from hedge accounting, net	50	57	-6	6
Exchange differences [gain or (-) loss], net	110	79	-26	68
Net other operating income /(expenses)	76	50	40	155
TOTAL OPERATING INCOME, NET	13,638	17,807	4,692	9,199
(Administrative expenses)	6,563	8,888	2,270	4,414
(Cash contributions to resolution funds and deposit guarantee schemes)	560	690	432	568
(Depreciation)	608	829	207	418
Modification gains or (-) losses, net	-12	-13	-1	-2
(Provisions or (-) reversal of provisions)	26	185	108	154
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	7	-3	4	18
(Other provisions)	19	188	104	137
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ¹	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,447	2,665	218	112
(Financial assets at fair value through other comprehensive income)	8	5	0	-2
(Financial assets at amortised cost)	2,439	2,660	217	113
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	719	792	3	26
(of which Goodwill)	310	310	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	60	65	10	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,763	3,809	1,463	3,528
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,820	2,563	1,024	2,523
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,820	2,563	1,024	2,523
Of which attributable to owners of the parent	1,757	2,485	1,005	2,464

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30/	06/2021			
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	thy	Fair value hierarchy		Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	113,015				113,252				115,502				123,878				IAS 1.54 (i)	
Financial assets held for trading	53,863	10,755	41,919	1,189	53,009	11,308	40,872	829	51,715	14,337	36,928	450	51,659	17,565	33,714	381	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	53,137	95	51,887	1,155	44,305	89	43,025	1,191	62,677	90	61,114	1,474	63,217	93	61,380	1,743	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	3,890	44	2,872	974	4,126	123	3,207	796	5,030	199	3,855	976	5,421	83	4,090	1,248	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	37,246	35,042	842	1,362	35,895	33,279	1,385	1,231	33,738	31,634	966	1,138	33,016	30,788	1,171	1,057	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	674,706				667,728				692,459				680,868				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,481	0	1,481	0	1,930	0	1,930	0	1,180	0	1,180	0	1,105	0	1,105	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,319				4,235				3,371				3,187				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	14,825				12,795				15,198				15,895					
TOTAL ASSETS	956,481				937,275				980,870				978,246				IAS 1.9(a), IG 6	

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

(min	EUR)		ı	As of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	/06/2021			
		Gross carrying amount			Accı	mulated impair	ment	Gro	Gross carrying amount		Accu	mulated impair	ment	Gro	ss carrying am	ount	Accumulated impairment		ment	Gross carrying amount ⁽²⁾			Accumulated impairment (2)			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3	References
Financial assets at fair	Debt securities	34,263	0	0	-15	0	0	32,990	0	0	-12	0	0	30,864	0	0	-13	0	0	29,705	0	0	-12	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	1,111	46	26	0	-1	-2	992	44	21	0	0	-1	908	47	9	0	0	-1	840	42	7	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	50,549	1	0	-24	0	0	50,567	37	0	-17	0	0	49,871	40	0	-16	-2	0	49,447	42	0	-19	-2	0	Annex V.Part 1.31, 44(b)
amortised cost		560,475	56,902	13,010	-689	-1,532	-3,985	557,038	52,983	12,922	-543	-1,473	-3,786	583,833	51,487	13,053	-509	-1,545	-3,753	576,845	47,684	12,108	-466	-1,298	-3,598	Annex V.Part 1.32, 44(a)

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

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

ING Groep N.V.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	33,209	33,566	31,229	27,887	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	56,292	48,444	59,437	58,370	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	797,387	786,823	819,088	817,561	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,329	771	1,323	884	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	153	125	48	29	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,177	1,277	1,265	1,261	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,051	926	936	886	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,654	9,684	11,561	11,914	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	2,243	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	901,251	881,616	924,887	921,037	IAS 1.9(b);IG 6
TOTAL EQUITY	55,230	55,659	55,982	57,209	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	956,481	937,275	980,870	978,246	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

ING Groep N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		26,591	27,365	24,631	20,937	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	197	191	214	224	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	690	577	723	580	Annex V.Part 1.31
	Central banks	64,017	63,707	70,581	71,801	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	525	518	515	509	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,670	8,447	8,815	7,818	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,055	6,645	6,771	6,207	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	35,086	31,730	36,014	38,394	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,962	3,386	4,505	5,742	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	83,399	78,569	96,550	91,552	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	36,946	38,916	41,354	42,369	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	114,608	112,309	115,593	113,727	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	103,400	103,147	104,703	106,487	ECB/2013/33 Annex 2.Part 2.9.1
	Households	432,964	440,955	445,771	445,723	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	379,497	388,683	395,038	397,338	Annex V.Part 1.42(f), 44(c)
Debt securities issued		119,603	104,403	110,893	112,707	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	16,650	16,063	14,705	15,008	Annex V.Part 1.37
Other financial liabilities		1,393	1,351	1,294	1,240	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		888,217	869,605	911,078	904,702	



2021 EU-wide Transparency Exercise Market Risk

ING Groep N.V.

STRESSED VaR (Memorandum item) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUN (mln EUR) As of 30/09/2020 As of 31/12/2020 As of 30/09/2020 As of 31/12/2020 304 275 28 14 0 14 28 201 178 23 16 0 16 12 293 270 23 11 0 11 26 208 184 24 15 0 15 13 As of 31/03/2021 As of 30/06/2021 164 140 24 253 226 27 234 202 31 51 7

19 0

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	ed Approach			
			As of 30)	/09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	327,278	185,503	4,377		334,239	185,149	2,042	
	Regional governments or local authorities	144	119	87		147	104	86	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	8,789	5,262	0		8,607	5,370	0	
	International Organisations	11,740	1,072	0		11,805	1,619	0	
	Institutions	553	3,394	851		574	3,537	837	
	Corporates	9,135	5,436	5,040		9,609	5,489	5,066	
	of which: SME Retail	1,275 18,051	770 12,040	597 8,449		1,275 18,228	732 11,997	568 8,444	
	of which: SME	3,003	1,997	1,141		3.057	1,997	1,129	
Consolidated data	or which: SME Secured by mortgages on immovable property	20.085	18,918	9,501		20,439	1,973	9,660	
	of which: SME	1,361	1,148	572		1,328	1,101	540	
	Exposures in default	1,620	703	893	775	1,720	720	913	831
	Items associated with particularly high risk		0	0		166	136	204	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total 2	397,394	232,447	29,199	1,079	405,533	233,363	27,251	1,119

		Standardised Approach											
					Scalidardise	и Арргоаст							
			As of 30)	09/2020		As of 31/12/2020							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)												
	Central governments or central banks	61,555	47,936	0		65,183	51,260	0					
	Regional governments or local authorities Public sector entities	8	,	1		,	4	1					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	ő	ŏ	ő		o o	ŏ	ő					
	Institutions	83	140	28		60	119	24					
	Corporates	505	390	385		526	406	380					
	of which: SME	22	17	14		24	20	17					
	Retail	33	6	4		32	6	4					
NETHERLANDS	of which: SME	5	1	1.643		5		1 1 580					
	Secured by mortoaces on immovable property of which: SME	3,059 154	2,496 141	1,643		2,981 176	2,417 164	1,580					
	or which: SME Exposures in default	159	30	40	31	176 58	28	36	3				
	Items associated with particularly high risk	0.0		- 0				1 0					
	Covered bonds	0	0	0		ō	ō	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures					0		0					
	Standardised Total ²				36				3				

© Orientel ecourare, writine Ecourare value, is recorded before takine into account any effect due to coeff connermon factors or coeff risk reflication factorism.

Total value and sustaments and consiston one country of countermone exculsion from the recurristance recovers, additional valuation adsorbered. (ANA) and other own funds reductions related to the exposures, but for the power coeff and adjustments for ANA) and other own funds reductions related to the exposures, but for the power coeff and adjustments. (ANA) and other coefficients related to the exposures, but for the power coefficient adjustments.

		егровиче, тог. пишно динача счета ток асушатили.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	83,544	33,800	0		90,291	35,738	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0					U				
		374	310	309		407	347	339			
	Corporates of which: SME	3/4	310	309		107	312	339			
	Retail	5	i	i		31	30	17			
	of which: SME	0	i			29	78	16			
GERMANY	Secured by mortgages on immovable property	2	,	1		1	i	1			
	of which: SME	ō	ō	i		ō	ō	ō			
	Exposures in default	10	9	13	1	18	16	24	1		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
1	Standardised Total ²] 2				3		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	12/2020	2/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	46,590	29,383			50,449	30.628				
	Central governments or central banks Regional governments or local authorities	40,000	29,383	2		30,449	30,020	(
	Public sector entities	i i		0		0	i	i i			
	Multilateral Development Banks	0	0	0		0		0			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	32	264	53		22	255	51			
	Corporates	814	826	704		824	839	715			
	of which: SME	169	148	118		162	143	113			
	Retail	1	0	0		2	1	0			
BELGIUM	of which: SME	0	0	0		1	1	0			
DLLGIO!	Secured by mortgages on immovable property	253	196	187		245	184	175			
	of which: SME	3	2	2		3	2	2			
	Exposures in default	186	165	242	19	183	164	241	17		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	U	0			
			0					0			
	Collective investments undertakings (CIU)			0							
	Equity Other exposures	0	0	0		0		0			

		(7) Total value adjustments and crovisions oer country of counterparty excludes those for securistisation exocures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Contral overments or control basis. Record overments or local authorities Rechitation Investment State Rechitation Investment State Bankholson Grandson Grandson	14,734 0 0 0 0 61 14 0 0 0 0 0 0 0 0 0 0 0 0	10,279 0 0 0 72 72 5 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	14,465 0 0 0 0 128 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,025 0 0 0 128 81 0 0 0 0 0	0 0 0 0 28 21 1 0 0 0 0 0 0 0	o	
	Standardised Total ²	m			0				0	

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach ING Groep N.V.

	ing Groep N.V.										
					Standardise	d Approach					
			As of 30)	09/2020			As of 31)	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	19,974	7,921	21		18,403	6,347	8			
	Regional governments or local authorities	0		0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	International Organisations Institutions	8	26	8		10	78	9			
	Corporates	31	26	26		33	28	28			
	of which: SME	0	0	0		0	0	0			
	Retail	2	1	1		2	1	1			
UNITED KINGDOM	of which: SME	0	0	0		0	0	0			
ONLIED KINGDOM		2	2	1		2	2	1			
	of which: SME Exposures in default	10	0		,						
	Exposures in default Items associated with particularly high risk		9	14		11	10	13			
	Covered bonds	ō	0	0		ō	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0		0		0					
	Standardised Total ²				1				1		
(C) Original exposure, unlike Exposure value, is recorted before taking into account any effect due to credit convenion factors or credit risk misoation techniques (e.g., substitution effects).											

⁽¹⁾ Oriental encourse, untile Encourse value, is recorded before takino into account any effect due to credit convension factors or credit risk missation techniques (e.a. substitution effects).
(I) Total value adaptaments and envisions or counter of counterparty excludes those for securification excourse, additional valuation adjustments. Any oriental explanation of the expourse, but include personal resident day adjustments.

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
	(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Contral overmentate or contral basis is sectional oververmental or food authorities substitution of the contral	7,330 0 0 0 0 2 18 2 2 338 4 3,046 565 619 0 0 0	2,961 0 0 0 1 1 17 2 275 4 2,945 6 13 0 0	0 0 0 0 0 0 17 1 26 5 2 1,514 278 14 0 0	6	8,594 0 0 0 0 0 1 1 2,996 522 1,25 1,25 0 0 0	4,131 0 0 0 0 0 0 0 241 1 2,806 602 41 117 0 0	0 0 0 0 0 0 0 1 1 1,464 268 45 176 0 0	11
	Other exposures Standardised Total ²	Ü	0	0	17	0	0	0	20

To Classife decourse, while Economy value is recorded before lattice the account any effect due to constitution of contract or constitution of contract and production of contract or contract and production or contract or constitution of contract and production or contract or contract or contract or contract contract or contract contract or contract contract or contract contract contract or contract contra

					Standardise	d Approach			
			As of 30/	09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control incomments or control having control cases of cases o	6,986 0 0 0 2 166 2,99 2,998 0 0 0 0 15 0 0 0 0	3,111 0 0 0 0 2,499 117 7 7 55 0 0 0 0 0 0	0 0 0 0 563:88 88 6 42 0 0 0 0 0	6	8,465 0 0 0 0 9 233 5,55 3,096 0 0 0 0 0 0 0	4,585 0 0 0 2,588 175 5 5 5 5 5 0 0 0 111 0 0 0 0 2,588	0 0 0 0 577 149 4 4 41, 0 0 0 15 0 0	6

Dictional encourse, untile Escourse value, is recorded before takino into account any effect due to credit consentine factors or credit risk mitization techniques (a.e. aubstitution effects).

(3) Total value adjustments and crevisions our country of counterparty exclusions those for scounsissation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		exposures, but includes gener	reposures, but includes general credit risk adjustments.										
					Standardise	d Approach							
			As of 30/	09/2020			As of 31)	12/2020					
		Original Exposure ¹	Original Exposure* Exposure Value* Esix exposure amount Value adjustments and provisions* Conginal Exposure* Exposure Value* Esix exposure amount Value adjustments and provisions*										
	(min EUR. %)	14.546	10.589	221		14.563	10.125						
	Central governments or central banks	14,546	10,589	221		14,563	10,125	0					
	Regional governments or local authorities Public sector entities	0		0		0		0					
	Public sector entities Multilateral Development Banks	0											
	Multilateral Development Banks International Organisations							0					
	Institutions	ő				ŏ		, and a					
	Corporates	915	768	722		962	822	775					
	of which: SME	211	208	162		208	205	158					
	Retail	3,831	3,349	2,242		3.871	3,360	2,250					
01.4410	of which: SME	1,692	1,509	862		1,701	1,513	865					
OLAND	Secured by mortgages on immovable property	10,378	10,175	4,845		10,841	10,622	5,085					
	of which: SME	82	79	32		73	70	28					
	Exposures in default	292	96	107	195	344	118	127	226				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakinos (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures					0							
	Standardised Total ²				289				318				

Consider secourse, unlike Executes value, is recorded before basins into account any effort due to coeff; conserve factors or coeff risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	9,009	8.018			9.010	7.528				
	Regional governments or local authorities	3,000	0,010	0		0.00	0	ı o			
	Public sector entities	ō	ō	ō		ō	0	ō			
	Multilateral Development Banks	0	0	0		o o	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	140	56		11	180	73			
	Corporates	48	103	71		57	106	77			
	of which: SME	0	0	0		0	0	0			
	Retail	4,208	3,580	2,685		4,163	3,533	2,650			
SPAIN	of which: SME	0	0	0		0	0	0			
517411	Secured by mortgages on immovable property	0	0	0		0	9	0			
	of which: SME Exposures in default	179			141	187			146		
	Exposures in default Items associated with particularly high risk	1/9	37	41	141	107	7.	10	140		
	Covered bonds	ı .	0	l ő		0		l ő			
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	0	ō			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				186				191		

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	12/2020		
		Original Exposure ¹	Exposure Value ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR. %) Central governments or central banks	13.378	3.998	0		13.451	4.083	0		
i i	Regional governments or local authorities	13,370	0,000	ő		13,431	-,000	ő		
	Public sector entities	0	0	0		ō	ō	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1	1	0		1	1	0		
	Corporates	121	121	120		132	128	127		
	of which: SME	2	2	2		8	8	6		
	Retail	38	38	22		40	39	23		
LUXEMBOURG	of which: SME	34	34	19		36	36	21		
	Secured by mortgages on immovable property of which: SME	0	0	0		0	U	0		
	of which: SNE Exposures in default		2	2		2	2	2		
	Items associated with particularly high risk	â	n	n		41	19	78		
	Covered bonds	ō	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0		
	Collective investments undertakinos (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				1				1	



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	342,745	188,294	2,404		368,444	197,424	2,221	
	Regional governments or local authorities	98	82	69		127	70	56	
	Public sector entities Multilateral Development Ranks	0		0				0	
Int	Multilateral Development Banks International Organisations	8,547 11,735	5,104 1,260	0		9,046 11,738	5,131 2,019		
	Institutions	448	3,588	817		497	4.084	962	
	Comprates	9,159	5,345	4,925		9.848	5,801	5,361	
	of which: SMF	1.095	694	540		1,191	778	611	
	Retail	18,411	12,060	8,506		18,984	12,440	8,782	
Consolidated data	of which: SME	2,952	1,998	1,142		3,081	2,140	1,223	
CONSOIIUALEU UALA	Secured by mortgages on immovable property	20,922	19,705	9,924		21,538	20,352	10,258	
	of which: SME	1,258	1,072	527		1,221	1,040		
	Exposures in default	1,824	747		845	1,610	613	748	7
	Items associated with particularly high risk	170	124	186		187	137	205	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)	0	U	0				0	
	Collective investments undertakings (CIU) Equity	0	0	I					
	Other exposures	0		1 0		0			
	Standardised Total ²	414,058	236,309	27,780	1,121	442,019	248,070	28,593	1,05

					Standardise	od American			
					Standardist	eu Approach			
			As of 31	03/2021			As of 30;	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	52,365	37,923	,		73,200	58.470		
	Regional governments or central banks Regional governments or local authorities	32,303	37,923	3		73,200	36,470	, ž	
	Public sector entities	0		n n			0	0	
	Multilateral Development Banks	ō	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	93	21		40	146	33	
	Corporates	455	351			578	478 67	461 56	
	of which: SME Retail	3/	33	27		71	6/	56	
	of which: SME	33	3			30	3		
NETHERLANDS	Secured by mortgages on immovable property	2,996	2,433	1,608		2,868	2,322	1,532	
	of which: SME	185	171			177	166	91	
	Exposures in default	68	39	53	29	44	16	17	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	U	0		0	0	0	
	Equity Other exposures	0	0				0		
	Other exposures Standardised Total ²	0		0	33		0	0	31
		(O Original supposes surfley C							

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	92,993	37,528	0		89,311	34,428	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 25	0 25	0 5		90	0	0	
	Corporates	389	319	319		471	393	392	
	of which: SME Retail	2	2	2		5	5	4	
CERMANN	of which: SME	62	61	35		80	79	45	
GERMANY	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME Exposures in default	0 23	0 22	0 32	2	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	0	0	3		0		3

		enozenes, but include onereal credit risk adjustments. Standardised Approach													
					Standardise	d Approach									
			As of 31	03/2021			As of 30	06/2021							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²						
	(min EUR. %) Central governments or central banks	50.357	31.887			55,530	29,545	16							
	Regional governments or central banks Regional governments or local authorities	30,337	31,007	2		33,330	29,343	10							
	Public sector entities	ñ		i i		0	0	i i							
	Multilateral Development Banks	n n				0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	44	359	72		20	404	81							
	Corporates	898	895	772		993	1,019	871							
	of which: SME	175	154	123		191	168	134							
	Retail	2	1	0		2	1	1							
BELGIUM	of which: SME	1	1	0		1	1	0							
DELOION	Secured by mortgages on immovable property	238	179	170		229	179	170							
	of which: SME	174	155	230		196	139	205							
	Exposures in default	174	155	230	16	156	1.39	205							
	Items associated with particularly high risk Covered bonds	U	U			0	0	0							
	Claims on institutions and corporates with a ST credit assessment			1											
	Collective investments undertakings (CIU)	o n				0	0	0							
	Equity	n n				0	0	0							
	Other exposures	ō	ō	i o		ō	ō	ō							
	Chandrada d Tabal ²				17										

17
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects).

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central inversementa or central haves Paddic accion entitiva Paddic accion entitiva Paddic accion entitiva Paddic accion entitiva Referente con Regione Referente con Referente Referente con Regione Referente con Referente Referente c	15,744 0 0 0 0 15 3 3 1 1 0 0 0 0 0 0 0 0	12,024 0 0 0 14 84 2 0 0 0 0 0	0 0 0 0 4 23 2 0 0 0 0 0 0		15,551 0 0 0 0 0 27 26 3 1 1 0 0 0 0 0 0 0 0	12,773 0 0 0 0 27 75 2 0 0 0 0 0 0	0 0 0 0 6 40 2 2 0 0 0 0 0	o
l .	Standardised Total ²				0				0

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure of the disable and the control of the exposure of the disable and the exposure of the exposure of the disable and the exposure of the exposure of



Credit Risk - Standardised Approach

ING Groep N.V.

	ING Groep N.V.								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	16.969	4,968			23.945	3,889	,	
	Regional governments or local authorities	0	4,300	0		23,743	0	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		.0		0	
	Institutions Corporates	36	35	33		54	49	47	
	of which: SME	0	0	0		0	0		
	Retail	2	1	1		1	1	1	
LINITED KINGDOM	of which: SME	0	0	0		0	0	0	
ONLIED KINGDOM	of which: SME Secured by mortoaces on immovable property of which: SME	2	2	1		2	2	1	
	of which: SME Exposures in default	10	U		,	0	0	0	
	Items associated with particularly high risk	0	ń		•	0	0	o o	
	Covered hands	0	0	0		ō	0	i o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
l	Equity	0	0	0		0	0	0	
l	Other exposures	0	0			0	0	0	
L	Standardised Total ²				1				
		(1) Original exposure, unlike E:	oposure value, is reported befi	ore taking into account any eff	ct due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central overments or central banks fectional overments or local authorities Public sector certifies Multilatural Overbourner Banks International Oversidations Indicational Oversidations Geographic of which SHE Retail	8,814 0 0 0 0 3 3 0 311	4,344 0 0 0 0 0 2 2 247	0 0 0 0 0 2 2 0		9,636 0 0 0 0 1 1 14 0 311	5,511 0 0 0 0 1 14 0 245	0 0 0 0 0 14 0 184	
AUSTRALIA	of which 1956 Second by my circumstant an immovable property Executives in default Execu	1 2,951 622 71 129 0 0 0	1 2,948 538 57 121 0 0 0	0 1,522 251 67 181 0 0 0	13	1 2,762 584 70 146 0 0 0	1 2,677 552 57 133 0 0 0 0	0 1,436 245 63 200 0 0	12

		AND MARKS. SOIL PROSESSES GENERAL			Standardise	ed Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min FIR %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control coverments or control backs According coverments or closed authorities Authorities of the control control control Authorities of the control control Authorities of the control control Authorities of the control A	12,906 0 0 0 0 111 187 9 3,210 0 0 0 0 0	5,576 0 0 0 0 2,772 129 7 53 0 0 0 0 0 0	0 0 0 0 594 95 5 40 0 0 11 0 0	6	14,758 0 0 0 18 207 12 3,468 0 0 0 0 0 0	7,562 0 0 0 0 3,072 149 15 0 0 0 0 0 0 0 0	0 0 0	3
	Standardised Total ²				9				8

		exposures, but includes gene			carabason exposures, absolu		,		
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Constitution of Control and Co	14,861 0 0 0 0 0 0 0 0 0 925 2,199 1,711 11,441 17,710 0 0 0 0	10,678 0 0 0 0 0 0 0 906 3407 1,1222 10,986 0 0 0 0 0 0 0	0 0 0 0 0 754 2.291 2.291 0 5.263 0 0 0 0	243	15,019 0 0 0 0 1,308 487 1,857 1,857 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,907 0 0 0 1,000 3,000 1,555 11,918 139 0 0	0 0 0 0 1,002 2,006 5,406 3,006 141 0 0 0	
	Other exposures Standardised Total ²	0	0	0	330	0	0	0	281

330 [10 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g., substitution effects).

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

		exposures, but includes gene	ral credit risk adjustments.	,,			,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	11,511	7,764			11.519	7.895		
	Regional governments or local authorities	11,311	7,704			11,319	7,000	0	
	Public sector entities	ō	ō	i o		ō	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	135	64		11	189	92	
	Corporates	52	103	73		74	120	91	
	of which: SME	0	0	0		0	0	0	
	Retail	4,129	3,481	2,610		4,145	3,503	2,627	
SPAIN	of which: SME	0	0	0				0	
	Secured by mortgages on immovable property of which: SME	0	0			0		0	
	Exposures in default	191	43	51	148	172	77	27	145
	Items associated with particularly high risk	0	0	0				0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				191				186

		(c) too value apparation and provisions per country or committees excuses from its accurations oppositing, apparating excuses from its accurations oppositing, apparating (every and other own into noticions needed to the opposition, apparating excuses from its accuration apparating every and other own into noticions needed to the opposition, apparating excuses from its accuration apparating excuses from its accuration and other excusions are accurately excused to the opposition of the opposition and other excusions are accurately excused to the opposition of the op												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(m1 (R, %)) Central covernments or central banks Resional operaments or local authorities Public scoto centrals Multilatural Development Earks Multilatural Development Earks International Conscissions Institutions Corporates	15,122 0 0 0 0 0 0 132	5,860 0 0 0 0 1 127	0 0 0 0 0 0 126		16,708 0 0 0 0 0 0 153	7,394 0 0 0 0 0 1 147	0 0 0 0 0 144						
LUXEMBOURG	of which: SME Retail of which: SME Secured by mortisaces on immovable property of which: SME	6 46 42 0 0 2 41	6 43 39 0 0 2 3	5 25 22 0 0 2 5	1	15 49 45 0 0 2 41	14 44 40 0 0 2 3	11 26 23 0 0 2 5	0					
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0	0	0	1	0	0	0	1					

Credit Risk - IRB Approach

	ING Groep N.V.												
							IRB Ap	proach					
				As of 3	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	137,832	332	78,793	10,592	28	25	139,983	312	80,888	10,397	13	27
	Corporates Corporates - Of Which: Specialised Lending	583,770 136,901	8,067 2,247	447,785 106.081	127,610 32,280	7,831 1.587	3,664 872	560,854 131,432	7,381 1.925	433,094 105,105	133,467 31.752	6,999 869	3,033
	Corporates - Of Which: SME	34,161	1.033	29,820	13.756	1,522	382	33,643	1,925	29,346	13.427	1.536	374
	Retail	338,778		332,654	57.120	9,710	1.052	340,985	4.814	334,753	56.420		1.006
	Retail - Secured on real estate property	306,715		304,001	40,489	6,366	480	309,318	3,994	306,540	40.220	6,831	469
Consolidated data	Retail - Secured on real estate property - Of Which: SME	11,691	311	11,511	3,095	542	69	11,455	321	11,283	2,937	565	60
Consolidated data	Retail - Secured on real estate property - Of Which: non-	295,024	3,337	292,490	37,394	5,824	411	297,864	3,672	295,257	37,283	6,266	409
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32,064	815	28,653	16,631	3,344	572	31,667	821	28,213	16,200	3,445	537
	Retail - Other Retail - Of Which: SME	5,018	242 573	4,548	2,433 14.197	683	173	4,749 26.917	225 595	4,281	2,285	649 2.796	147
	Retail - Other Retail - Of Which: non-SME	27,046 3.346	5/3	24,105 3,346	14,197 8.120	2,661	399	3.581	595	23,932 3.581	13,915 8.731	2,796	390
	Equity Other non credit-obligation assets	3,346	0	3,546	8,120 25.106			3,581		3,581	8,731 17.080		
	TRR Total ²				228.547						226.094		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques.
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	0/09/2020					As of 3	31/12/2020		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,325	280	5,582	874	0	1	9,221	281	5,546	788	0	1
	Corporates	91,387	1,533	72,607	23,710	1,292	570	88,156	1,394	69,578	23,689	973	480
	Corporates - Of Which: Specialised Lending	21,280	319	20,384	4,066	247	143	21,034	277	20,116	3,472	93	141
	Corporates - Of Which: SME	8,776	243	7,660	4,767	281	101	8,627	250	7,529	4,625	268	89
	Retail	129,742	1,383	125,795	13,862	2,075	348	128,933	1,217	124,987	12,616	1,739	295
	Retail - Secured on real estate property	119,573	1,218	118,443	10,447	1,747	191	118,910	1,068	117,795	9,431	1,393	166 32
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME			3,178	1,537		38	3,232	60	3,143	1,477	148	
THE THERE ITES	Retail - Secured on real estate property - Of Which: non-S	116,304	1,158	115,265	8,911	1,597	153	115,678	1,008	114,653	7,954	1,245	134
	Retail - Qualifying Revolving	0	0	0	0	0	0	0 10.023	149	0	0	0	0
	Retail - Other Retail	10,170	165	7,352	3,415	328	157			7,192	3,185	346	129
	Retail - Other Retail - Of Which: SME	1,958	74 92	1,700	994	181	87 70	1,918 8.105	63 86	1,660	944 2.241	149	73
	Retail - Other Retail - Of Which: non-SME	8,212 200	92	5,652 200	2,420 464	14/	70	8,105 168	86	5,532 168	2,241	196	56
	Equity Other non credit-obligation assets	200		200	101		- 0	168	U	168	388	0	0
	TRB Total												

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

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		and central governments	0	0	0	0 473	0	0	0	0	0	619	0	0
	Institutions		5,992	386	3,902 15.661	423 5,440	159	249	7,008 23,445	232	5,305 16.298	6.237	142	164
	Corporates	orporates - Of Which: Specialised Lending	23,005 3.100	386 53	2,582	5,440 646	159	249	2,996	232	2.610	6,237	142	169
		orporates - Of Which: SME	45	0	32	15	0	0	42	0	32	22	0	0
	Retail	opublis - or milot. See	94,587	691	92.230	23,296	2,758	319	96,396	707	93,898	23.322	2.810	327
		etail - Secured on real estate property	80,493	355	78.210	13,689	658	72	82,291	358	79,884	13.775	654	74
CEDMANN		Retail - Secured on real estate property - Of Which: SME	11	1	11	3	0	0	9	1	9	2	1	0
GERMANY		Retail - Secured on real estate property - Of Which: non-St	80,482	354	78,200	13,687	658	72	82,282	357	79,875	13,773	653	74
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - Other Retail	14,094	337	14,019	9,607	2,100	247	14,104	349	14,014	9,547	2,157	252
		Retail - Other Retail - Of Which: SME	14	0	14	5	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: non-SME	14,080	337	14,006	9,602	2,099	247	14,104	349	14,013	9,547	2,157	252
	Equity	lit-obligation assets	30		30	56			25		25	48	0	0
	IRB Total	it-obligation assets												_
	IKB Total													

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	11,187	7	10,047	1,864	3	1	11,327	7	10,131	1,946	10	1
	Corporates	55,089	1,581	43,921	19,795	2,422	670	52,608	1,820	41,882	20,543	2,639	711
	Corporates - Of Which: Specialised Lending	4,428	7	4,183	1,791	1	5	4,273	6	4,065	2,155	1	12
	Corporates - Of Which: SME Retail	20,164 48.660	673 1.758	17,970 48.155	7,209 11.539	1,105 3.895	208 238	19,780 48,257	733 1.829	17,654 47,747	6,966 11.008	1,123	221 224
	Retail - Secured on real estate property	48,660	1,758	48,155 41,650	8.177	3,895	238 88	48,257	1,829	41,430	7,770	2,960	79
	Retail - Secured on real estate property - Of Which: SME	8.081	242	7.996	1.480	3,033	27	7.852	251	7,773	1.367	398	26
BELGIUM	Retail - Secured on real estate property - Of Which: non-S		1,239	33.653	6,696	2,654	60	33.690	1.282	33.657	6.403	2.562	52
	Retail - Qualifying Revolving	0	0	0	0,0,0	0	0.0	0	0	0	0,403	0	0
	Retail - Other Retail	6.894	278	6,505	3.362	859	150	6.715	296	6.317	3 238	887	146
	Retail - Other Retail - Of Which: SME	2.865	149	2,664	1.383	483	73	2,729	154	2.522	1.306	485	70
	Retail - Other Retail - Of Which: non-SMF	4.029	129	3,841	1.979	376	77	3.987	142	3,795	1.932	401	76
	Equity	110	0	110	223	0	0	108	0	108	220	0	0
	Other non credit-obligation assets												
	IRB Total												

(3) Original exposure, unille Exposure value, is reconst before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0 14.280	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		1.086	10,728 94,234	803 17.188	1,000	0 464	14,593 107.675	0 937	11,173 93,330	860 16.577	771	304
	Corporates Corporates - Of Which: Specialised Lending		292	94,234	17,188 3.932	1,000	44	14.035	287	93,330	3.833	11	304
	Corporates - Of Which: SME	14,464 11	292	11,247	3,932	100	0	14,033	207	11,237	3,033	11	90
	Retail	137	2	135	20		ů,	143	i	141	19	2	0
	Retail - Secured on real estate property	126	5	127	17	4	o o	132	i	133	16	2	0
	Retail - Secured on real estate property - Of Which: SME	1	ō	1	o o	ó	ō	1	ō	1	0	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	125	2	126	17	4		131	1	132	16	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	8	3	1	0	11	0	8	4	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	6	3	1	0	9	0	6	3	1	0
	Equity	234	0	234	543	0		266	0	266	642		0
	Other non credit-obligation assets												
	IRB Total												

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

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2020					As of 3	31/12/2020		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 white defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									0	0	
	Institutions Corporates	20,454 25,467	233	15,409 18,391	1,342 6.698	318	105	20,774	178	15,723 16.805	1,248 7.300	179	67
	Corporates - Of Which: Specialised Lending	25,467 8.875	177	6.425	2.919	318 241	77	9,044	178	6,717	7,300 2.840	179	43
	Corporates - Of Which: SME	27	0	26	19	241	0	27	124	26	2,0%	111	43
	Retail	295	4	265	47	3	2	291	9	245	54	15	2
	Retail - Secured on real estate property	191	3	192	38	1	2	185	9	185	45	13	2
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0		6	3	6	6	6	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	184	3	185	38	1	2	179	6	180	39	7	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	104	1	73	9	2	1	106	0	59	8	2	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	102	0	71	7	2	0	103	0	57	7	1	0
	Equity	22		22	42		. 0	22		22	41	0	0
	Other non credit-obligation assets												
	IRB Total												

		Ī						IRB Ap	proach					
					As of :	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ^s	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		4,008	0	1,440	204	0	0	3,866	0	1,242	172	0	0
	Corporates		7,684	125	6,931	1,848	23	55	8,058 4.878	115	7,248	2,154	26	49
		rporates - Of Which: Specialised Lending	4,509	118	4,453	1,070	22	41	4,878	108	4,839	1,235	25	40
	Retail Co	rporates - Of Which: SME	0 34.982	0 328	35.802	0 3.300	0	0 36	0 36.366	750	0	0	1.333	0
		etail - Secured on real estate property	34,982	328	35,802	3,300	529 529	36 36	36,366 36,360	790 790	37,227 37,222	4,123 4.122	1,333	62 62
	PCC	Retail - Secured on real estate property - Of Which: SME	0	0	33,797	3,296	329	0	30,300	730	0 37,222	9,122	1,333	02
AUSTRALIA		Retail - Secured on real estate property - Of Which: non-St	34,976	328	35.797	3.298	529	36	36.360	750	37.222	4.122	1.333	62
		stail - Qualifying Revolving	34,976	340	33,797	3,296	329	0	30,300	750	37,222	9,122	1,333	0.2
		stail - Other Retail	5	0	5	i	0	o o	6	0	6	1	o o	0
		Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	5	ō	5	1	ō	ō	6	ō	6	1	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		it-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0		0 12.739	0	0	0 586	0	0
	Institutions Corporates	14,264 25,512	173	7,635 20.905	775 5.375	0 333	0 58	23,949	105	7,027 19,557	5.754	271	34
	Corporates - Of Which: Specialised Lending	25,512 6.466	1/3	6.297	1.494	333	58	5.379	105	19,557 5.240	1,362	2/1	39
	Corporates - Of Which: SME	43	6	41	11	i	5	84	6	82	41	2	6
	Retail	286	10	274	88	27	3	303	10	293	86	27	2
	Retail - Secured on real estate property	220	5	219	51	10	1	238	6	238	51	11	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	75	1	75	23	1	0	93	2	93	27	1	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sf	145	4	144	28	9	0	145	4	144	24	9	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	66	4	55	38	16	2	65	4	55	35	16	2
	Retail - Other Retail - Of Which: SME	13	1	11	11 27	6	1	12	1	10 45	8 26	7	0
	Retail - Other Retail - Of Which: non-SME	53	3	45	2/	10	1	53	2	45	20	10	1
	Equity Other non-credit-obligation assets	-	0	0	1		0	1		1	1	-	U
	IRB Total												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,969	1	1,989	689	0 509	1	2,636	1	1,805	570	0	1
	Corporates Corporates - Of Which: Specialised Lending	17,774	567 99	13,952 2,308	6,816 899	509 49	345 39	17,928 2.366	521 97	13,960 2.335	7,003 950	434	320 36
	Corporates - Of Which: SME	4,249	99 66	2,308 3,396	1.356	49 81	48	4,346	73	3,469	1.421	77	36 47
	Corporates - Of Which: SME Retail	118	66	3,396	1,356	81	48	4,596 70	/3	3,969	1,421	- //	4/
	Retail - Secured on real estate property	13	0	13	22	7	0	16	3	16	15 4	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0		,		0	10		10	1	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-Si	13	ō	13	3	ō	ō	15	ō	15	3	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	104	6	104	19	4	3	54	5	54	11	2	2
	Retail - Other Retail - Of Which: SME	101	6	101	18	4	2	51	5	51	10	1	2
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0	2	2	0	0
	Equity Other non-credit-obligation assets	65	0	65	123	0	0	73	0	73	138	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	1.091	0	600	0 167	0 0	0 0	1.029	0	0 551	0 154	0 0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,121 2,741	70 64	5,247 2,535	2,766 1,147	18 17	52 36 0	7,590 2,898	67 61 0	5,541 2,724	3,216 1,243	25 22	46 37 0
	Retail - Secured on real estate property	18,159 18,142	61 61	18,154 18,141	2,555 2,549	119 117	33 33	18,630 18,613	67 67	18,625 18,613	2,784 2,777	133 130	38 37
SPAIN	Retail - Secured on real estate property - Of Which; SMI Retail - Secured on real estate property - Of Which; non Retail - Qualifying Revolving		0 61 0	6 18,136 0	1 2,548 0	0 117 0	0 33 0	6 18,607 0	67 0	6 18,607 0	1 2,776 0	0 130 0	0 37 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	17 2 14	0	12 2 10	6 1	1	0	17 2 14	0	12 2 10	6	3	0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	28	0	28	52	0	0	28	0	28	52	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,055 15,665	24 45	2,919 12.964	91 4.513	8 90	0 18	4,503 15.153	43	3,143 12.652	91 5.148	3 100	23
	Corporates - Of Which: Specialised Lending	5,223	1	4,899	1,057	0	2	5.108	1	4.782	1.100	0	1
	Corporates - Of Which: SME	78	2	70	27	2	1	79	2	71	26	2	0
	Retail	3,453	31	3,392	644	49	5	3,500	39	3,448	650	59	5
	Retail - Secured on real estate property	2,991	20	2,978	515	28	3	3,049	27	3,037	525	38	3
LUXEMBOURG	Retail - Secured on real estate	property - Of Which: SME 223	4	218	48	7	2	235	5	231	54	10	1
LUXLINDOUNG	Retail - Secured on real estate	property - Of Which: non-Si 2,768	16	2,760	467	21	1	2,814	22	2,806	471	28	1
	Retail - Qualifying Revolving		0	0		0	0	0		0			0
	Retail - Other Retail - Other Retail - Of Which	462 : SME 29	11	414	129 10	21	2	451	12	411	125	21	2
			10	390	120	3 18	0	23 428	11	21 389	116	18	0
	Retail - Other Retail - Of Which Equity	: non-sme	10	590	10	10		420	0	509	10	10	
	Other non credit-obligation assets				10			,	_		10		
	Contraction Contraction assets											_	

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

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							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)	Of whitch: Of whitch: provisions Of whitch: Of whitch: Of whitch: provisions defaulted defaulted defaulted defaulted defaulted 0 0 0 0 0 0 0 0											
	Central banks and central governments			0		0	0	0			0	0	0
	Institutions	137,698	303	76,436	10,400	8	18	129,826	377	67,407	10,860	222	31
	Corporates Corporates - Of Which: Specialised Lending	582,507 133,176	7,518 1.954	453,575 107,226	137,074 31.060	7,686 1.146	2,922 736	579,309 136,405	7,085 1.824	437,914 106.189	131,162 31.236	7,923 2.198	2,782 677
	Corporates - Of Which: SME	32,894	933	28,747	12.598	1,196	344	31,221	833	27.298	11.897	1,004	317
	Retail	344,798		338.246	56.268	10.288	1.016	350.584	4.850	343,535	55.850	9,925	986
	Retail - Secured on real estate property	313,171	4.125	310.046	40.036	6.848	458	318,333	3.995	314,727	39.512	6,459	438
Consultation of date	Retail - Secured on real estate property - Of Which: SMI		387	11,392	3,152	620	64	13,584	428	13,405	3,473	676	61
Consolidated data	Retail - Secured on real estate property - Of Which: nor	S1 301,614	3,738	298,654	36,884	6,228	394	304,749	3,567	301,323	36,040	5,783	376
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,627	837	28,200	16,232	3,440	558	32,250	855	28,807	16,338	3,466	548
	Retail - Other Retail - Of Which: SME	4,729	227	4,301	2,368	594	153	5,339	247	4,891	2,565	666	143
	Retail - Other Retail - Of Which: non-SME	26,898	611	23,899	13,864	2,845	405	26,911	608	23,916	13,773	2,800	405
	Equity	3,668	0	3,668	8,957	0		4,148		4,148	10,354	. 0	
	Other non credit-obligation assets IRB Total ²	_			17,888 230,588						22,687		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cre
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,093	282	4,522	816	0	1	9,328	282	4,492	795	0	1
		91,523 21,070	1,578	73,429	24,082	1,350	469	91,111	1,520	72,288	23,326	1,177	432
	Corporates Corporates - Of Which: Specialised Lending		241	20,077	3,150	164	128	21,009	257	20,051	3,293	191	113
	Corporates - Of Which: SME	8,412	220	7,405	4,405	228	87	8,833	231	7,790	4,697	233	86
	Retail	128,542	1,043	124,696	12,252	1,432	290	128,437		124,566	11,467	1,302	250
	Retail - Secured on real estate property	118,736		117,641	8,964	1,086	155	118,729		117,642	8,350	974	129
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SN		58	3,096	1,579	135	32	3,130	58	3,044	1,537	137	22
THE THERE WAS	Retail - Secured on real estate property - Of Which: no	-SI 115,554	834	114,544	7,385	952	123	115,599		114,597	6,813	837	107
	Retail - Qualifying Revolving Retail - Other Retail	9,806	152	7.055	3,288	346	136	9.708	0 155	6924	3 117	329	121
					3,288 1,073	346 140	136 74	1,806					
	Retail - Other Retail - Of Which: SME	1,830 7,976	59 93	1,630 5.425	1,073 2,215	140 206	74 62	1,906 7,903	55 100	1,583 5.341	1,021 2.096	130 199	56 65
	Retail - Other Retail - Of Which: non-SME Equity	174	93	5,425 174	402	206	62	7,903	100	5,341 229	2,096 551	199	65
	Other non credit-obligation assets	1/4		1/4	402		- 0	229	0	229	221	0	
	TOD Take!												

As of 31/03/2021 Risk exp 0 6,036 20,756 2,519 30 95,664 81,585 10 81,575 0 14,079 0 550 6,785 580 24 23,420 13,833 2 13,831 0 9,587 1 9,586 6,322 28,567 4,308 33 101,800 87,280 10 87,270 0 14,520 1 14,519 4,322 20,237 3,898 20 98,472 84,063 10 84,053 0 14,409 1 7,709 28,482 2,858 41 98,589 84,402 10 84,392 0 14,188 1 0 152 0 0 2,898 666 0 665 0 2,232 0 2,232 0 325 0 0 723 365 1 365 0 358 741 6,143 682 17 23,857 14,130 2 14,128 0 9,727 1 9,726 0 223 0 0 712 358 1 358 0 354 0 GERMANY

							IRB Ap	proach					
				As of 3	1/03/2021					As of	80/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,219	7	10,287	1,952	4	1 722	12,387	9	10,407	1,887	9	2 683
	Corporates	53,079	1,706	42,592	20,250	2,145		50,223	1,709	39,503	19,084	2,967	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,129 19.233	12 651	4,009 17.111	2,098 6.450	876	10 216	4,344 16.791	184 530	4,234 14,909	2,792 5.376	1,061 708	15 185
	Retail	48.668	2.019	48.143	10.886	3.815	243	51.623	1.920	51.094	11.137	3,619	250
	Retail - Secured on real estate property	41,876	1.715	41,768	7.761	3,010	84	44,436	1,602	44.311	7.877	2,763	87
	Retail - Secured on real estate property - Of Which: SME	7.981	319	7.906	1,464	466	30	10.074	360	9.981	1.838	521	37
BELGIUM	Retail - Secured on real estate property - Of Which: non-Sh	33.895	1.396	33.863	6,297	2.543	54	34,362	1.242	34.330	6.034	2,242	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	o o	0	0	0	0
	Retail - Other Retail	6,792	304	6,375	3,125	805	159	7,188	318	6,783	3,265	856	163
	Retail - Other Retail - Of Which: SME	2,798	160	2,579	1,262	441	76	3,448	186	3,229	1,514	523	85
	Retail - Other Retail - Of Which: non-SME	3,994	144	3,795	1,863	365	83	3,740	132	3,554	1,751	333	78
	Equity	101	0	101	205	0	0	119	0	119	253	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to cred	dit conversion fac	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

0 10,453 90,561 11,354 2 146 138 9 129 0 13,483 106,664 14,040 11 139 129 1 128 0 9,811 90,868 10,947 11 137 130 1 129 0 14,248 105,222 14,122 2 148 138 9 128 0 10 1,096 16,474 3,603 2 22 18 3 15 0 1,076 16,399 3,696 5 21 18 0 UNITED STATES

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of 3	1/03/2021					As of	30/06/2021		
		Original I	xposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	16,013 28,072	0 173	11,377 20,040	992 8.383	0 446	0 57	11,320 28,470	150	6,875 19.206	976 8.939	0 226	0 103
	Corporates - Of Which: Specialised Lending	9,501	173	7.052	8,383 3.102	996 362	44	9.750	121	7,004	2,944	149	103
	Corporates - Of Which: SME	28	130	7,032	18	362	0	13	0	13	13	149	0
	Retail	294	10	245	56	16	2	283	10	230	53	16	2
	Retail - Secured on real estate property	181	9	182	47	15	2	172	9	173	46	15	2
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	4	2	4	7	7	0	4	2	4	7	7	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	177	7	178	40	8	2	169	7	169	39	8	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	113	1	63	8	2	0	111	1	57	7	2	0
	Retail - Other Retail - Of Which: SME	2 110	0	2 60	2	0	0	110	0	1 57	0	0	0
	Retail - Other Retail - Of Which: non-SME	20	0	20	38	1	0	23	0	23	43	1	0
	Equity Other non credit-obligation assets	20		20	38		- 0	23		23	43	0	
	IRB Total												

								IRB Ap	proach					
					As of 3	1/03/2021					As of	30/06/2021		
		Ori	riginal Ex	cposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		4,616	0	1,038	188	0	0	4,514	0	1,021	202	0	0
	Corporates		8,253	113	7,442	2,072	53	37	8,492	108	7,405	2,003	2	37
	Corporates - Of Which: Specialised Lending	4	4,987	112	4,954	1,168	47	36	5,210	108	5,087	1,198	1	35
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		37,555	875	38,452	4,232	1,581	53	36,796	838	37,581	3,861	1,521	47
	Retail - Secured on real estate propert		37,546	875	38,443	4,229	1,581	53	36,747	837	37,573	3,858	1,521	47
AUSTRALIA		te property - Of Which: SME		0	0	0	0	0	0	0	0		0	0
AUSTRALIA		te property - Of Which: non-Si	37,546	875	38,443	4,229	1,581	53	36,747	837	37,573	3,858	1,521	47
	Retail - Qualifying Revolving	٩	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		10	0	9	3	0	0	8	0	8	3	0	0
	Retail - Other Retail - Of Wi		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Wi	ich: non-SME	9	0	9	3	0	0	8	0	8	3	0	0
	Equity	٥	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 12.915	0 0	0 6.761	0 607	0 0	0	0 11.041	0	0 4,727	0 526	0	0
	Corporates	28,407	99	24,136	6,638	242	34	25,664	96	20,026	5,636	186	39
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,883 87	10	5,775 86	1,277 29	1	4	5,186 75	9	5,036 75	1,304 18	1	4
	Retail	313	9	303	98	26	2	317	8	307	93	25	2
	Retail - Secured on real estate property	250	5	249	64	9	1	252	4	251	59	8	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	111	1	111	41	1	0	114	1	114	36	1	0
TIONICE	Retail - Secured on real estate property - Of Which: non-Si	139	3	138	23	7	0	138	3	137	23	7	0
	Retail - Qualifying Revolving Retail - Other Retail	63	4	54	0 34	17	2	65	4	0 56	34	17	2
	Retail - Other Retail - Of Which: SME	11	7	9	8	7	0	12	- 7	10	9	7	1
	Retail - Other Retail - Of Which: non-SME	52	3	45	26	10	1	54	3	46	25	10	1
	Equity Other non credit-obligation assets	1	0	1	1	0	0	119	0	119	345	0	0
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2021					As of	80/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,919 18.244	487	1,777 14,309	543 7.306	0 401	1 291	2,504 18.904	1 457	1,494 14.664	498 7.299	0 370	283
	Corporates Corporates - Of Which: Specialised Lending	2.368	48/ 82	2.336	7,306 1,219	401	291 34	2.145	45/ 57	2.135	7,299 964	3/0	283
	Corporates - Of Which: SME	4,371	40	3,541	1,372	35	29	4.756	49	3,917	1.466	39	33
	Retail	66	90	5,541	1,5/2	33	29	38	2	3,917	1,466	39	33
	Retail - Secured on real estate property	15	0	15	4	n	n	5	ñ	5	1	í	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	n	0	0	i	0	1	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-Sh	15	ō	15	3	ō	ō	4	ō	4	1	1	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	50	5	50	11	2	2	33	3	33	9	2	1
	Retail - Other Retail - Of Which: SME	48	5	48	9	1	2	31	3	31	7	2	1
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0	2	2	0	0
	Equity	72	0	72	138	0	0	77	0	77	146	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 586	0 0	0 185	0 59	0	0	0 623	0	205	0 75	0	0
	Corporates	8,697	67	6.800	3.792	2	44	8.897	65	6.837	3,727	9	46
	Corporates - Of Which: Specialised Lending	3.090	61	2,886	1.139	ō	37	3,725	60	3,532	1.521	ō	37
	Corporates - Of Which: SME	6	0	6	13	0	0	6	0	6	13	0	0
	Retail	19,145	69	19,140	2,879	133	38	19,714	79	19,709	2,968	167	35
	Retail - Secured on real estate property	19,128	68	19,128	2,873	131	37	19,696	78	19,696	2,962	165	35
SPAIN	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
SIALIV	Retail - Secured on real estate property - Of Which: non-Sh	19,122	68	19,122	2,872	131	37	19,691	78	19,690	2,961	164	35
	Retail - Qualifying Revolving Retail - Other Retail	17		13	0	0	0	17		0		0	0
	Retail - Other Retail - Of Which: SME	2		13	1	3	0	2		13	1	3	0
	Retail - Other Retail - Of Which: non-SME	15	,	10	÷	2	0	16	0	11	÷	,	0
	Equity	1	ō	1	3	ô	ő	98	ő	98	284	ō	ő
1	Other non credit-obligation assets									- 12			
	TRR Total												

	•						IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I		Exposure Value ¹	Risk exposure		Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	5,213 16.261	1 46	3,985 13.734	108 4.936	91	17	5,535 15.954	29 54	4,281 13.339	752 4.757	212 175	11 24
	Corporates - Of Which: Specialised Lending	4.976	40	4.650	1.132	91	1/	5.612	34	5,379	1.087	0	24
	Corporates - Of Which: SME	83	2	70	25	2	0	3,012 80	2	69	26	2	0
	Retail	3,532	39	3.479	654	56	5	3,594	39	3,542	648	58	5
	Retail - Secured on real estate property	3,078	27	3,070	528	35	3	3,128	28	3,121	525	37	3
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	240	6	237	52	9	2	233	6	233	49	9	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SI	2,837	21	2,833	476	26	1	2,895	22	2,888	476	28	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	455	13	409	126	20	3	466	11	421	123	20	2
	Retail - Other Retail - Of Which: SME	27 427	1 12	22 387	10 117	17	0	30 436	11	26 396	9 114	3 18	0
	Retail - Other Retail - Of Which: non-SME Equity	42/	12	387	10	1/	2 0	4.35	11	396	114	18	0
	Other non credit-obligation assets	-		3	10		ů	3		,		0	ı i
	IRB Total												

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



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0 67	0 67	0	0	0	0 67	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	531 0	531 0	0	0	433 0	98 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [677 530	677 530	0	0	471 518	206 11	0	0	0	0	0	0	
[10Y - more Total		0 1,804	0 1,804	0	0 0	0 1,422	0 382	0		0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y		15 920 407	15 920 407	1 0 0	0	0 671 0	15 250 407	7 1 15	1,651 60 196	0 0	0 105 57	0 0 63	0	
[2Y - 3Y [[3Y - 5Y [Belgium	195 1,263	195 1,263 4,243	0	0 0 16	0 135 836	195 1,128 3,391	58 49 249	828 343 941	0 3	795 202 405	0	0	
		6,867 13,911	6,867 13,911	0	35 51	0 1,642	5,391 6,832 12,218	1,198 1,577	2,477 6,496	16 29	1,286 2,849	63	0	1,983
[0 - 3M [[3M - 1Y [[1Y - 2Y [21 3 18	21 3 18	0	0	3	21 0 18	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria	8 22	8 22	0	0	0 12	7 10	0	0	0	0	0	0	
		2 2 74	2 2 74	2 2	0	0 0 15	0 0 56	0	0	0	0	0	0	0
[0 - 3M [
[2Y - 3Y [13Y - 5Y	Cyprus													
「5Y - 10Y 「 「10Y - more Total														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	14 37 67 447	14 37 67 447	13 0 1	0 0 0	0 3	1 37 63 306	U 0 0	0 0 0	0 0	0	0 0	0	
[5Y - 10Y [[10Y - more Total		447 115 680	447 115 680	1 1	0	140 0 143	306 114 520	0	0	0	0	0 0	0	0
Total To - 3M T3M - 1Y T1Y - 2Y		680	680	16		143	520			J		1	0	U
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	. 0	0	0	. 0	0	0	0	0	. 0	0	. 0	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
								Denvius es man pos	acre ian value	Deliverines men	negative ian value			
														Risk weighted
Residual Maturity	Country / Bankar	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonmar	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「 [1Y-2Y[0 182 207	0 182	0	0	0 182	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	207 272	0 182 207 272 1,256 544 0	0	0	182 105 116 675 323	103 156	0	0	0	0	0	0	
[2Y - 3Y		272 1,256 544 0	1,250 544 0	0	0	1 0	156 581 221	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1V [2,461 0 50	2,461 0 50	0 0	0	1,401 0	1,060 0 50	66 89	2,571 1,666	9	716 55	0	0	0
10 - 3M 3M - 1Y 11 - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y	France	50 347 0	0 50 347 0 228 2,813 234	0	0	80	50 267 0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y 10Y - more		228 2,813 234	228 2,813 234	0	0 0 0	0 774 0	228 2,038 234	0 0 37	0 4 109	0	0	0	0 0	
T10Y - more		2,696 1,310	3,672 2,696 1,310	0	0	151 188	2,818 2,545 1,120	9	4,349 181 29	0 0	771 0	0	0	2
[3M - 1Y [Germany	1,310 635 1,457 2,098 1,477	1,310 635 1,457 2,098 1,477	8 15	0	146 498 808 628	481 943 1,272	0	0	0	0	0	0	
[5Y - 10Y [,	35	2,098 1,477 35	17 66 35	0 0	808 628 0	783 0	0 0 1	0 0 40	0	0	0	0	
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		9,708	9,708	144	0	2.420	7.144	0 0	250	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Croatia	1 0	1 0	1 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Croada	0 1 0	0 1 0	0 1 0	0 0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [6	0	6	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [Greece	0 0 0	0 0	0	0 0 0	0 0	0	0	0 0	0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 57	0 0 57	0 0	0	0	0 53	0	0	0	0	0	0	0
[3M - 1Y [56 1 38	56 1 38	2 1 0	0 0 0	0 0	54 0 38	0	0	0 0 20	0 0 184	0 0	0 0 n	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hungary	38 73 5	73 5	15 5	0	0	38 58 0	0	0	20 0	184 367 0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [3 234	3 234	31 0	0 0	0	0 203	0 0	0	0 39	0 551 0	0	0 0	0
[1Y - 2Y [[2Y - 3Y [0 0	0 0	0 0	0	0 0	0	0	0 0	0 0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [Ireland	0 101	0 101	0	0	0	0	0	0	0	0	0	0	
Total		0 101 901	0 101 901	0	0	0 101 901	0	0	0	0	0 0	0	0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]		1,810 4	1,810 4	0	0	1,805 0	4 4	0	0	0	0	0	0	
[5Y - 10Y [Italy	0 9	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		56 2,780	56 2,780	0 1	0 0	0 2,706	56 73	0 0	0 0	0 0	0 0	0 0	0 0	72
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Latvia	0	0	0	0 0	0	0	0	0	0	0	0	0	
f10Y - more Total		0	0	0	0	0	0	0	0	0	0 0	0	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOIL)													
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [0 1	0 1	0 1	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		2	0 2	0 2	0	0	0	0	0	0	0	0	0	0
[0 - 3M [0 0 59	0 0 59	0	0	0	0 0 59	0	0	0	0	0	0	
[1Y - 2Y [Luxembourg	59 102 4	102 4	0	0	0	59 102 4	0	0	0	0	0	0	
		59 8 232	59 8 232	6 0	0	0	53 8 227	0	0	0	0	0	0	29
[0 - 3M [[3M - 1Y [0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	25
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		151 1,050	151	0	0	0	151 532	5	732 0	0	0 265	1	0	0
[3M - 1Y [1,938	1,050 1,938 2,319	0	0	518 264 322	532 1,673 1,008	21 37 17	3,841 3,068	0	41 2,120 2,380 1,992	2 4	0	
[5Y - 10Y [Netherlands	2,319 1,336 769 102	151 1,050 1,938 2,319 1,336 769 102	0	0	518 264 322 277 524	1,673 1,998 1,059 245 102	50 160 207	115 226 570	2 0	1,992 0 619	15 0	0	
[10Y - more Total [0 - 3M [7,665	7,665	0	0	1,905	5,760	207 497	271 8,824	29 31	7,417	22	0	294
[3M - 1V [1,383 1,013	1,383 1,013	49 11	0	831 109	504 893	0	0	0	0	0	0	
[1Y - 2Y [Poland	1,013 348 3,322	1,013 348 3,322	1 25 19	0	109 164 1,447 1,762	893 183 1,851 1,924	0	0	0	0	0	0	
	-	3,715 190 9,973	3,715 190 9,973	19 1 106	0 9	1,762 0 4,313	1,924 190 5,545	0	0	0	0	0	0	258
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Portugal	0 0	0	0	0	0	0	0	0	0	0	0	0	
]	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		81 104	81 104	5	0	0	76 64	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Romania	205 120	104 205 120 598 559	9 26	0	0	76 64 196 94	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Komania	81 104 205 120 598 559	598 559 20	21 33	0	295 315	281 211	0	0	0	0	0	0	
f10Y - more Total [0 - 3M [20 1,686	20 1,686	20 154	0	0 610	922	0	0	0	0 0	0	0 0	9
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 23	0 23	0 23	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Slovakia	6 0	6 0	0	0	0	6	0	0	0	0	0	0	
[10Y - more Total	<u> </u>	29	0 29	0 23	0	0	0 6	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Slovenia	0 0	0	0	0	0	0	0	0	0	0	0	0	
]	0 0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 133	0 133	0	0	0 133	0	0	0	0	0	0	0	
[17 - 27 [Spain	507 1,983 1,830	0 507 1,983 1,830	0	0	507 0	0 1,983 1,380	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		1,830 0 4,452	1,830 0 4,452	0	0	0 450 0 1,090	1,380 0 3,363	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f		0 58	0 58	0	0	0 58	0 0	0	0	0	0	0	0	0
[0 - 3M [Sweden	0 26 21	0 26 21	0	0	0 26	0 0 21	0	0	0	0	0	0	
[37 - 37 [15Y - 10Y 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0 0 0	0 0	0	0	0	0	8 16	470 783	1 1	39 170	0	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	United Kingdom	0 0	0	0	0	0	0	16 24 7	978 243	1 1	30 182 189	0	0	
[5Y - 10Y [Onited Kingdom	0	0	0	0	0	0	2	75 0	3	189 0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [24 0	24 0	8 0	0	16 0	0	57	2,549	7	610 0	0	0	8
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0 0	0	0	0	0	0	0	0
[3M - 1V [
[1Y - 2Y [Liechtenstein													
[5Y - 10Y [10Y - more Total	 													
Total [0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Norway	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [126 270 361 364	136	0	0	126 270	0	61	486 0	0	0	0	0	, i
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Australia	361 364 561	270 361 364 561 1,117	0	0	126 270 330 241 412 752	31 123	0	0	0	0	0	0	
Tay - 5Y		561 1,117 0	0	0	0	1 0	150 365 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [2,799	2,799	0	0	2,130	669	0	486 0	0	0	0	0	0
[1Y - 2Y [Canada	0 42 0	42 0	0	0	42 0	0	0	0	0	0	0	0	
[1Y - 2Y [Canada	0 677 358	0 677 358	0	0	0 122 186	555 173	0	0	0	0	0	0	
Total	1	1,078	0 1,078	0 0	0 0	0 350	0 727	0 0	0	0	0	0	0 0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Hong Kong	0 0	0	0	0	0	0	0	0	0	0	0	0 0 0	
l 10Y - more Total	4	0	0	0	0	0	ō 0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min con)													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
「0-3M「 「3M-1Y「 [1Y-2Y[79 0	79 0	0	0	0	79 0	0	0	0	0	0	0	
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		79	79	0	0	0	79	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [U.S.	3 1,640	3 1,640	1 0	1 4	1 357	0 1,278	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		5,598 4.115	1,640 5,598 4,115	0 2	196 1,857	357 3,118 995	1,278 2,284 1,261	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [11,355	11,355	0	2,058	4,471 0	4,823	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [China	1 0	1 0	1 0	0	0	0	0	0	0	0	0	0	
Total		1	0 1	0 1	0	0	0 0	0 0	0	0 0	0	0 0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0 0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3 122	3 122	3	0 3	0 56	0 62	0	0 7	1 17	737 413	0	0	0
[1Y - 2Y [Other advanced economies	96 39	96 39 89	12 23	0	85 17	0	0	0 15	0	0	0	0	
[3Y - 5Y [5Y - 10Y	non EEA	89 45	89 45	23 52 45	0	37 0	0	0	0	0	0	0	0	
Total		46 439	46 439	46 180	3	194	0 62	0 1	22	0 18	1,151	0	0	97
[0 - 3M [3M - 1Y [1Y - 2Y [36 204 72	36 204 72	9	0	0	35 195 70 207 60 52	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	72 248 84	72 248 84 60	1 2	0	39 22	207 60	0	0	0	0	0	0	
		60	3	9	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		708 8	708 8 2	8 2	0	0	0 0	4 8	102 45	1 1	29 8	0	0	90
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [2 218 90	2 218 90	2 218 90	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Middle East	399 238	399 238 30	399 238	0	0	0	0	0	0	0	0	0	
Total		30 984	30 984	954	0	0	30 30	12	0 148	0 2	0 37	0	0	9
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 33	0 33 0	0 30	0	0	3	0	0	0	0	0	0	
1 1Y - 2Y 1 1 2Y - 3Y 1 13Y - 5Y 1	Latin America and the Caribbean	0 12	0 12	0	0	0	0 12	0	0	0	o o	0	0	
[5Y - 10Y [[10Y - more		71 0	71 0	0	0	0	71 0	31 0	95 0	0	0	0	0	
Total	1	116	116	30	0	0	86	31	95	0	0	1	0	74



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	0 12 12 10 0 39 234 141 438	0 12 12 12 0 39 234 141	0 0 1 1 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 11 0 39 234 140	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	119
[0 - 3M [Others	308 135 110 279 581 264 268	308 135 110 279 581 264 268	47 83 1 16 29 8 7	0 0 0 0 14 0	0 0 0 176 218 56 156	261 52 109 87 320 200 104	71 33 1 0 1 0	3,232 349 64 23 30 0	3 1 0 0 0	160 382 253 0 0 0	0 0 0 0 1 1	0 0 0 0	
Total	1	1,945	1,945	192	14	606	1,134	105	3,698	4	795	2	0	91

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[0	0	0	0	0 0 423	0	0	0	0	0	0	0	
[1Y - 2Y [Austria	521 0 669 391 0 1,581	521 0 669 391 0 1,581	0 0 0 0 0	0 0 0 0	9.25 0 462 372 0 1,257	98 0 206 19 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0
[0 - 3M [Belgium	790 155 125 293 1,695 3,648 7,382 14,389	790 155 425 293 1,695 3,648 7,382 14,389	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15 34	0 0 27 127 792 99	324 143 155 425 266 1,568 2,841 7,249	7 27 8 34 239 1,049	233 754 205 304 931 2,243 4,676	0 0 6 4 10 14 34	49 49 795 132 258 328 1,498 3,064	0 73 0 0 0 0	0 0 0 0 0	1,928
[0 - 3M [Bulgaria	2 18 16 0 36 23 0	2 18 16 0 36 23 0	0 0 0 0 0	0 0 0 0	2 0 9 0 26 0 0	0 18 7 0 10 23 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Cyprus													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	0 0 2 2 2 0 0 0	0 2 2 2 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 1 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0
[0 - 3M [Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Iotai	1		. 0	0				U		U			. 0	ı u



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off bala	nce sheet	
	, <u></u> ,											Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Finland	0 0 476 504 902 231 0 2,112	0 0 476 504 902 231 0 2,112	0 0 0 0 0	0 0 0 0 0	0 0 217 296 529 11 0	0 0 259 208 373 221 0 1,060	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [15Y - 10Y Total	France	1,790 86 264 50 212 3,570 597	1,790 85 264 50 212 3,570 597	0 5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 26 52 0 26 824 363 1,290	1,790 55 212 50 186 2,746 234 5,273	7 26 0 0 0 1 31 65	571 349 0 24 9 15 100 1,068	109 32 0 0 0 0	5.443 424 0 0 0 0 0 0 5,867	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	2,801 2,801 1,131 2,278 689 1,299 5	2,681 403 1,131 2,278 689 1,299 5 8,485	1 3 0 1 6 13 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	184 82 171 1,106 240 437 0	2,496 318 959 1,170 443 848 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 40	11 6 0 0 0 0	383 45 0 0 0 0 428	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia	0 0 3 1 0 5 1	0 0 3 1 0 5	0 0 3 1 0 5 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
To - 3M To -	Hungary	99 62 5 49 127 12 1 1 294	39 62 5 49 127 12 1	0 3 5 9 6 12 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 59 0 40 121 0 0 258	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 37 0 0	0 0 0 551 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total Tota	Ireland	98 78 176	0 0 0 0 0 0 0 98 78 176	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 9 98 49	0 0 0 0 0 0 0 0 0 0 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Italy	7 7 0 168 1.219 10 52 1.457	7 7 0 168 1,219 10 52 1,457	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 168 1,219 0 0	0 7 0 0 0 10 52 69	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	151
[0 - 3M 1 1 1 1 1 1 1 1 1	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	ıce sheet	
	(MIN EUR)													
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Dick weighted
		T-1-1i	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
「0-3M「 「3M-1Y「		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [43 27	43 27	0	0	0	43 27	0	0	0	0	0	0	
[1Y - 2Y [Luxembourg	97 4	97 4	0	0	0	97 4	0	0	0	0	0	0	
		81 25 278	81 25 278	0	0	28 0	53 25 250	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0	0	
[1Y - 2Y [Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Platta	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0 501	0 430	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [931 84 1,911	931 84 1,911	0	0	0	430 84 1,905	22 19	1.525 3.607 1.073	0	38 4.250	4 2	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	1,911 2,164 1,421 242	2,164 1,421 242	0	0	315 271	1,905 1,848 1,150 242	19 53 123	130 314	0	4.250 1,070 1.172	1 12	0	
		90 6,842	90 6,842	0	0	1,086	90 5,749	123 184 429	434 270 7,353	48 48	618 7,148	0 18	0	251
[0 - 3M [884 600	884 600	46 1	0	508 149	330 458	0	0	0	0	0	0	
[1Y - 2Y [Poland	643 1,368 2,757	643 1,368 2,757	50 4	0	24 681	569 683 1,359	0	0	0	0	0	0	
[3Y - 5Y [15Y - 10Y 10Y - more		2,757 3,675 511	2,757 3,675 511	27 47	0	1,363 1,623 331	2.005	0	0	0	0	0	0	
Total [0 - 3M [1	10,446 0	10,446 0	180	8 0	4,679	175 5,579 0	0	0	0	0	0	0	253
		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
l 10Y - more Total	1	0	0	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3 130	3 130	3 37	0	0	0 93	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania	130 196 184 696	130 196 184 696	4 43 35	0	0 0	93 193 141 230	0	0	0	0	0	0	
[5Y - 10Y [696 437 3	696 437 3	29 3	0	431 294 0	230 114 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [1,650 0	1,650 0	155 0	0	725	770	0	0	0	0	0	0	12
[3M - 1Y [0 6	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0 0	0	0	
[10Y - more Total		0 6	0	0	0	0	0 6	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
f10Y - more Total	1	1	1	1	ō	ō	0	ŏ	ŏ	Ó	ŏ	ŏ	ŏ	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
	(min Eok)													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
									1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0 505	0 505	0	0	0 505	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Spain	505 360 1,655 2,069	505 360 1,655 2,069	0	0	0 0 661	360 1,655 1,409	0	0	0	0 0	0	0	
[10Y - more		0 4,589	0 4,589	0	0	0 1,166	0 3,423	0	0	0	0	0	0	0
[0 - 3M [59 0 26	59 0 26	0	0	59 0 26	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Sweden	0 21	0 21	0	0	0	0 21	0	0	0	0	0	0	
		0	0	0	0	0	0 0	0	0	0	0	0	0	_
[0 - 3M [[3M - 1Y [106 0 0	106 0 0	0 0	0 0	0 0	0 0	2 27	83 982	0 3	0 243	0	0	0
[1Y - 2Y [United Kingdom	0	0	0	0	0	0	13 7	392 176	10 5	520 192	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 0 12	0 0	0	0	0	0	0	0	0	0	0	0	
Total 「0 - 3M 「 「3M - 1Y 「		12 0	12 0	1 0	0	11 0	0	49	1,633	18 0	955 0	0	0	3
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Liechtenstein													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y I	•	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 47	0 47	0	0	0 47	0	0	0	5	0 164	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [360 377 288	360 377 288	0	0	329 188 266	32 190 21	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Australia	360 377 288 671 964	671 964	0	0	400 674	271 289	0	0	0	0	0	0	
Total		0 2,707	0 2,707	0	0	0 1,905	803	0 0	0	0 5	0 164	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [43 0	43 0	0	0	43 0	0	0	0	0	0	0 0 n	0 0 n	
[1Y - 2Y [Canada	156 575 429	156 575 429	0 0	0	59 87	98 488 185	0	ŏ	ŏ o	0	0	0	
[5Y - 10Y [[10Y - more Total		429 0 1,203	429 0 1,203	0	0	245 0 433	185 0 770	0	0	0	0	0	0 0	0
[0 - 3M [1,203 0 0	1,203 0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 0	0	0	J J
[2Y - 3Y [Hong Kong	0	0	0	0	0	0	0 0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		0 2 0	2	2	0	0	0	0	0	0	0	0	0	
f 10Y - more Total	1	2	2	2	0	ŭ	0	0	ů	Ö	Ů	ľ	0	0



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off bala	nce sheet	
	(IIIII EOK)													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
			Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
1 ME - 0 1		69	69	0	0	0	69	0	0	0	0	n	0	
「0-3M「 「3M-1Y「 [1Y-2Y[0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
		0 86 154	0 86 154	0 86 86	0	0	0 0 69	0	0	0	0	0	0	
f 0 - 3M f f 3M - 1Y f		0 70	0 70	0 0	0	0	0 70	0	0	0	0	0	0	0
「1Y - 2Y 「 「2Y - 3Y 「	u.s.	2 811	2 811	1 0	0	1 1	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0.5.	1,630 5,428	1,630 5,428	0 6	5 247	358 2,057	809 1,266 3,117 1,302	0	0	0	0	0	0	
Total		4,940 12,881	4,940 12,881	7	2,500 2,753	1,137 3,555	1,302 6,565	0	0	0	0	0	0	4
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	1	0	
[3Y - 5Y [5Y - 10Y	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0		0		0 1	0	0
[0 - 3M [[3M - 1Y [37 362	37 362	12 170	3	24 33	0 156	3	126 0	2 20	690 369	0	0	
[1Y - 2Y [Other advanced economies	96 27 109	362 96 27 109 40	11 3 58	0	85 24 51	0	0 0 103	15 0 202	0 0 115	0	0	0	
[3Y - 5Y [F5Y - 10Y F10Y - more	non EEA	40 9		40 9	0	0	0 0	0	0	0	290 0 0	0	0	
Total [0 - 3M [679 24	679 24	304 24	3 0	216	156 0	106	343 0	136	1,349 0	0 0	0 0	114
[3M - 1Y [[1Y - 2Y [24 30 218 42 277 189	30 218	2 1	0	0 18	28 200	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	42 277	42 277 189	7 14	0	0 60	35 204 165	0	0	0	0	0	0	
		189 2 782	189 2 782	24 2 73	0	0 78	0 631	0	0	0	0	0	0	60
[0 - 3M [[3M - 1Y [9	9 2	9 2	0	0 0	0 0	1 1	10 10	0 1	0 10	0	0	
「1Y - 2Y 「 「2Y - 3Y 「	Middle East	221 439	221 439	221 439	0	0	0	ō 0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Pillulic East	221 439 125 189 40	125 189	125 189	0	0	0 0	0	0	0	0	0	0	
f 10Y - more Total f 0 - 3M f		1,024	40 1,024	984	0 0	0	40 40	0 1	20	0 1	0 10	0 0	0	4
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Latin America and the Caribbean	0 11	0 11	0	0	0	0 11	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		68 0	68 0	0	0 0	0	68 0	24 0	95 0	0	0	0	0	
Total	1	79	79	0	0	0	79	24	95	0	0	. 0	0	71



General governments exposures by country of the counterparty

ING Groen N V

							ING Groep N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance s	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 13M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Africa	5 0 8 29 5 322 81	5 0 8 29 5 322 81	0 0 0 0 1 2 2	0 0 0 0 0	0 0 0 0 0	5 0 8 29 4 320 79	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	130
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	84 111 11 576 58 575 915	84 111 11 576 58 575 915	32 2 1 23 14 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 173 0 332 789	51 109 11 380 44 217 111	0 2 0 2 0	10 272 0 43 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	885 105 78 10 0	0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	130
Total	1	2,331	2,331	114	0	1,294	923	5	335	0 1	1,078	0 2	0	79

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures ING Groep N.V.

I					As of 30/09/202	0								As of 31/12/202	0			
		Gre	oss carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wh	nich non-perform	ning ¹	On performing	On non-perform	ing exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing	On non-perforn	ning exposures ³	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	110,917	0	0	0	0	5	. 0	0	0	111,405	0	0	0	0	3	0	0	0
Debt securities (including at amortised cost and fair value)	88,929	0	0	0	0	39	0	0	0	87,924	0	0	0	0	29	0	0	0
Central banks	1,609	0	0	0	0	0	0	0	0	1,956	0	0	0	0	0	0	0	0
General governments	65,508	0	0	0	0	32	0	0	0	64,768	0	0	0	0	27	0	0	0
Credit institutions	17,827	0	0	0	0	6	0	0	0	17,305	0	0	0	0	2	0	0	0
Other financial corporations	3,369	0	0	0	0	0	0	0	0	3,343	0	0	0	0	0	0	0	0
Non-financial corporations	616	0	0	0	0	0	0	0	0	552	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	684,257	862	13,133	13,133	13,036	2,222	3,987	3,987	4,497	667,872	903	13,008	13,008	12,943	2,016	3,788	3,788	7,191
Central banks	5,654	0	0	0	0	0	0	0	0	3,539	0	0	0	0	0	0	0	0
General governments	13,342	1	59	59	59	3	4	4	50	11,711	0	70	70	70	3	5	5	62
Credit institutions	45,557	0	0	0	0	22	. 0	0	0	41,145	0	0	0	0	23	0	0	0
Other financial corporations	65,663	16	479	479	479	80	253	253	20	58,325	0	429	429	429	139	130	130	29
Non-financial corporations	219,047	341	7,385	7,385	7,290	1,424	2,714	2,714	1,356	215,536	397	6,925	6,925	6,861	1,207	2,543	2,543	3,237
of which: small and medium-sized enterprises at amortised cost	33,555	40	1,348	1,348	1,348	166	462	462	504	32,473	56	1,427	1,427	1,427	183	479	479	799
of which: Loans collateralised by commercial immovable property at amortised cost	55,055	14	1,323	1,323	1,323	258	473	381	764	55,651	45	1,461	1,461	1,461	300	469	394	882
Households	334,995	505	5,210	5,210	5,209	694	1,016	1,016	3,071	337,616	506	5,584	5,584	5,583	644	1,109	1,109	3,864
of which: Loans collateralised by residential immovable property at amortised cost	295,523	376	3,367	3,367	3,367	249	268	264	2,818	298,560	366	3,719	3,719	3,719	206	365	286	3,170
of which: Credit for consumption at amortised cost	24,237	90	1,195	1,195	1,195	341	582	544	59	22,302	84	1,192	1,192	1,192	317	603	551	153
DEBT INSTRUMENTS other than HFT	884,103	862	13,133	13,133	13,036	2,266	3,987	3,987	4,497	867,202	904	13,008	13,008	12,943	2,049	3,788	3,788	7,191
OFF-BALANCE SHEET EXPOSURES	227,560		973	973	509	83	22	11	85	232,920		875	875	457	15	77	9	270

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures

					As of 31/03/2021	ι								As of 30/06/202	1			
		Gro	ss carrying amo	unt			ed impairment, acc fair value due to c		Collaterals and financial		Gro	ss carrying amou	nt ⁵		Accumulat changes in provisions	ed impairment, a fair value due to 5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-performi	ng exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	113,614	0	0	0	0	5	0	0	0	122,145	0	0	0	0	5	0	0	0
Debt securities (including at amortised cost and fair value)	86,125	0	0	0	0	31	0	0	0	84,930		0	0	0	33	0		ا ا
Central banks	1,995	0	0	0	0			0	0	1,785		0	- 0	0		0		0
General governments	64,214	0	0	0	0	28	0	0	0	63,765		0	0	0	30	0	0	0
Credit institutions	15,686	0	0	0	0	1	0	0	0	14,889		0	0	0	1	0	0	0
Other financial corporations	3,716	0	0	0	0	2	0	0	0	3,988	0	0	0	0	3	0	0	0
Non-financial corporations	514	0	0	0	0	c	0	0	0	503	0	0	0	0	c	0	0	0
Loans and advances(including at amortised cost and fair value)	711,454	1,196	13,156	13,156	13,062	2,054	3,754	3,754	7,097	700,319	1,265	12,339	12,339	12,115	1,765	3,602	3,599	6,018
Central banks	5,962		0	0		,		0	0	4,964	0							
Central ballis	3,902		0		Ů		1	·	Ü	4,504		Ů	٠	۰	l '	۰		
General governments	11,384	0	87	87	87	2	5	5	79	11,931	. 5	86	86	86	3	5	5	46
Credit institutions	51,172	0	0	0	0	21	. 0	0	0	51,721	0	0	0	0	19	0	o	0
Other financial corporations	71,432	52	478	478	478	130	131	131	63	66,042	1	498	498	498	85	134	134	F 57
Non-financial corporations	231,293	652	6,849	6,849	6,755	1,293	2,521	2,521	2,977	222,912	836	6,298	6,298	6,189	1,101	2,411	2,408	2,127
of which: small and medium-sized enterprises at amortised cost	32,003	52	1,295	1,295	1,295	191	454	454	730	32,800	45	1,275	1,275	1,275	163	443	443	718
of which: Loans collateralised by commercial immovable property at amortised cost	52,441	44	1,327	1,327	1,327	329	442	373	765	54,466	68	1,407	1,407	1,407	151	438	354	854
Households	340,210	492	5,742	5,742	5,741	608	1,097	1,097	3,978	342,749	423	5,457	5,457	5,342	557	1,052	1,052	2 3,788
of which: Loans collateralised by residential immovable property at amortised cost	302,068	365	3,837	3,837	3,837	187	309	293	3,246	304,659	314	3,671	3,671	3,671	136	301	298	3,103
of which: Credit for consumption at amortised cost	22,087	79	1,208	1,208	1,208	296	655	578	135	21,151	66	1,151	1,151	1,036	250	581	529	109
DEBT INSTRUMENTS other than HFT	911,193	1,196	13,156	13,156	13,062	2,090	3,754	3,754	7,097	907,393	1,265	12,339	12,339	12,115	1,803	3,602	3,599	6,018
OFF-BALANCE SHEET EXPOSURES	234,691		1,035	1,035	514	18	78	14	288	241,510		1,124	1,124	582	24	84	15	352

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION INFLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtile 29
(2) institutions report here collective allowances for incurrent but not reported isoses (instruments at amortised cost) and changes in fair value of performing exposures due to cord risk and provisions (instruments at a flav value of ther than IFT)
(3) institutions report here expected advancances for financial assists, includingly and collective-destinated impairments at anteriated cost) and changes in fair value of the to credit risk and provisions (instruments at flav value of there than IFT)
(4) For the or-balance sheet kenns, accumulated impairments and accumulated impairments and



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	18,491	5,091	1,707	1,465	6,432	1,896	19,922	5,684	1,729	1,512	11,749	3,165
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	45	45	1	1	44	44	46	45	1	1	45	44
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	292	64	34	28	26	4	340	99	34	23	132	4
Non-financial corporations	13,549	3,373	1,448	1,254	2,737	705	14,143	3,464	1,440	1,276	6,942	1,457
of which: small and medium-sized enterprises at amortised cost	1,262	353	139	113	565		1,415	378	145	120	1,029	
Households	4,606	1,609	224	182	3,626	1,143	5,393	2,075	254	212	4,630	1,660
DEBT INSTRUMENTS other than HFT	18,491	5,091	1,707	1,465	6,432		19,922	5,684	1,729	1,512	11,749	
Loan commitments given	2,730	243	19	9	334	44	3,014	218	17	9	1,097	130
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINKEP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

ING Groep N.V.

			As of 31/	03/2021					As of 30/			
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	21,995	6,172	1,766	1,571	13,626	3,368	21,177	5,749	1,555	1,358	13,564	3,386
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	43	43	1	1	42	42	47	46	1	1	46	45
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	757	138	33	26	439	32	513	137	38	30	220	31
Non-financial corporations	15,662	3,711	1,462	1,312	8,405	1,473	15,115	3,299	1,242	1,081	8,567	1,520
of which: small and medium-sized enterprises at amortised cost	1,881	422	154	118	1,436		1,993	448	149	116	1,554	
Households	5,532	2,280	270	232	4,739	1,822	5,502	2,268	275	246	4,732	1,790
DEBT INSTRUMENTS other than HFT	21,995	6,172	1,766	1,571	13,626		21,177	5,749	1,555	1,358	13,564	
Loan commitments given	3,275	247	17	10	1,106	134	3,607	191	30	17	1,295	96
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading
ING Groep N.V.

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	3,247	169	169	3,234	73	0	3,157	178	178	3,145	69	0	3,394	185	185	3,382	74	0	3,259	168	168	3,248	59	0
B Mining and guarrying	11.115	1.265	1.265	11.094	435	0	10.259	1.128	1.128	10.239	407	0	10.250	1.119	1.119	10.227	397	0	10.164	1.060	1.060	10.136	326	0
C Manufacturing	44.785	1.499	1.499	44.725	1.057	0	41.364	1.269	1.269	41.290	759	0	48.989	1.408	1.408	48.598	848	0	45.659	1.280	1.280	45,630	637	0
D Electricity, gas, steam and air conditioning supply	12,957	170	170	12,936	115	0	12,744	162	162	12,725	116	0	16,094	156	156	14,450	131	0	13,395	150	150	13,389	110	0
E Water supply	2,084	63	63	2,081	15	0	1,952	64	64	1,950	18	0	2,353	54	54	2,351	16	0	2,268	53	53	2,266	14	0
F Construction	10.487	495	495	10.481	258	0	10.289	538	538	10.285	233	0	9.766	411	411	9.763	257	0	9.658	452	452	9.658	245	0
G Wholesale and retail trade	33.846	1.340	1.340	33.842	720	0	34.815	1.169	1.169	34.793	695	0	40.054	1.171	1.171	39.446	603	0	38.592	988	988	37.994	621	0
H Transport and storage	22,675	831	831	22,622	278	0	22,750	767	767	22,714	275	0	24,752	753	753	24,717	342	0	23,099	533	533	23,072	332	0
I Accommodation and food service activities	2,847	80	80	2,847	63	0	2,782	224	224	2,782	88	0	2,654	249	249	2,654	83	0	2,580	240	240	2,580	123	0
3 Information and communication	10.371	314	314	10.109	136	0	10.822	223	223	10.688	207	0	11.422	209	209	11.332	182	0	11.303	213	213	11.150	247	0
K Financial and insurance activities	183	0	0	183	1	0	489	0	0	489	3	0	407	0	0	348	3	0	433	0	0	305	3	0
L Real estate activities	35,003	381	381	34,992	233	0	35,504	439	439	35,502	235	0	31,871	338	338	31,870	209	0	33,622	443	443	33,404	180	0
M Professional, scientific and technical activities	8,458	402	402	8,411	254	0	8,096	421	421	8,047	174	0	8,049	392	392	8,012	195	0	7,908	353	353	7,749	166	0
N Administrative and support service activities	11,047	267	267	11,018	291	0	10,700	212	212	10,487	268	0	11,492	270	270	11,267	262	0	11,520	246	246	11,312	257	0
O Public administration and defence, compulsory social security	811	0	0	811	19	0	864	0	0	864	23	0	937	0	0	937	29	0	943	0	0	943	27	0
P Education	323	26	26	323	12	0	315	26	26	315	11	0	386	27	27	386	11	0	301	8	8	301	5	0
Q Human health services and social work activities	6,801	42	42	6,801	112	0	6,700	58	58	6,698	118	0	6,594	58	58	6,594	125	0	6,451	61	61	6,443	111	0
R Arts, entertainment and recreation	861	23	23	861	26	0	827	31	31	827	30	0	836	32	32	836	25	0	745	33	33	745	22	0
S Other services	1,147	17	17	1,147	41	0	1,107	16	16	1,107	22	0	993	18	18	993	22	0	1,012	16	16	1,012	26	0
Loans and advances	219.047	7.385	7.385	218.517	4.138	0	215.536	6.925	6.925	214,947	3,750	0	231.293	6.849	6.849	228.164	3.814	0	222.912	6.298	6.298	221.338	3.511	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 30,	09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbaseance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbeasings measures	Of which: Instruments with significant increase in credit risk since recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with ferbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbusance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guisates received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria	14,236	13,961	638	5,460	276	150	18	138	91	13	76	47	27	3	23	55	1,351	1,294	75	396	67	9	40	13	6	1	s	7	2	4	1	36
	5,397	5,311	122	792	85	22	7	36	24	2	16	12	3	1	6	23	586	544	18	59	42	4	25		4	1	3	5	1	2	1	26
	4,132	4,072	62	502	61	15	1	13	9	0	7	4	1	0	6	15	458	429	7	40	29	2	14	4	2	0	2	2	0	1	1	23
of which: Non-financial corporations	8,572	0,386	509	4,623	186	125	11	100	66	11	59	34	23	2	17	32	755	731	57	337	24	4	23	5	3	1	3	2	1	2		10
of which: Small and Medium-sized Enterprises	2,138	2,087	116	1,219	50	22	4	-6	31	6	26	34	7	1	0	10	74	e7	11	41	7	3	7	3	1	0	1	1	1	1	0	4
of which: Collateralised by commercial immovable property	5,379	5,270	310	2,806	109	80	6	34	23	2	20	12		1	0	19	529	534	24	198	15		15	1		٥	۰	1		1	۰	6

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing			Performing			Non-perform	ing								Non-perform	ing						Non-performi				
(min EUR)			Of which: exposures with forbservince measures	Of which: Instruments with significant increase in credit rak since initial secognition but not credit- impaind (Stage 2)		Of which: exposures wit fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeining measures	Of which: I instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forburrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	5,639	5,552	226	1,337	87	45	7	56	37	4	28	29		1	1	16	10,035	17,246	946	6,618	786	399	570	217	117	34	100	100	36	57	5	502
of which: Households	1,530	3,482	76	461	40	18	6	25	23	2	18	12	4	1	1	11	7,951	7,452	311	1,215	500	323	369	102	44	7	36	57	25	26	5	377
of which: Collateralised by residential immovable property	2,770	2,741	33	351	30	12	4	11	7	0	6	5	2	1	1		6,118	5,697	250	835	422	307	342	43	15	4	14	27	10	19	5	329
of which: Non-financial corporations	1,966	1,949	149	846	39	27	1	21	14	2	10	6	4			5	9,649	9,365	533	5,360	283	76	198	115	72	7	64	43	11	31		122
of which: Small and Medium-sized Enterprises	396	387	22	165	11	s	٥	7	4	1	3	3	2	0	0	3	2,313	2,225	120	1,368	88	13	46	56	34	4	32	21	4	14	۰	39
of which: Collateralised by commercial immovable property	1,094	1,071	104	499	22	18	0	6	5	1	3	1		0		2	6,091	5,917	358	3,367	174	54	134	38	22	2	19	16		13		74

İ								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	Performing of Marketin (Company) Of Marketin				Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures	
Newly originated loans and advances subject to public guarantee schemes	1,106	1,065	306	150	21	4	20	9	7	3	4	2		2	928	21	1,512	1,490	313	149	22	20	22	16	14	2	11	2	2	2	1,263	
of which: Households	41	41						۰	0			0				0	55	55			0			0	۰			0				
of which: Collateralised by residential immovable property	1	1			۰			۰				0				۰	2	2			0			0	۰							۰
of which: Non-financial corporations	1,059	1,038	295	148	21	4	20		6	3	4	2		2	888	21	1,449	1,427	300	146	22	20	22	16	14	2	11	2	2	2	1,209	
of which: Small and Medium-sized Enterprises	367	365			2			3	2			0				2	576	573			3			11	10			1				
of which: Collateralised by commercial immovable property	289	287			3			1	1			0				3	367	365			3			1	1							



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA GLI 2020/02 NIG Groep N. V.

1	As of 31/02/2011														Au of 30,04,2023 Macross																	
								,	Maximum Accumulated impairment, accumulated negative changes in fair value due to credit risk grammat of paramete can be consisten							Gross carrying amount	Gross carrying amount														Gross carrying amount	
	Performing Non-performing Of which: Of which: Of which:]					Non-performing Of which:						Of which: Of which:		Non-performing Of which:				Performing	Of which: Of which:		Non-performing Of which:				
(min-EUR)			Of which: exposures wi forbearance measures	Of which: it firstruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since incognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures wit forbearings measures			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	1,503	1,305	99	629	198		129	21		0		12		7	1	132	691	669	99	265	22	0	16	7	3	0	1	4	0	1	1	
of which: Households	625	493	۰	94	132	۰	107	9	4	0	4	6		4	1	99	214	200	0	26	14	0	11	5	2	0	2	3	0	2	1	
of which: Collaboralised by residential immovable property	550	432	0	67	118		97	6	2	0	2	4		3	1	89	180	169		17	11	0		2	1	0	1	1	0	-	1	7
of which: Non-financial corporations	878	811	99	525	66		22	11	5	0	5	7		3	0	34	477	469	99	236		0	5		1	0	1	2	0		0	1
of which: Small and Medium-sized Enterprises	153	120	0	102	33		11	7	3	0	2	4	0	2	0	17	22	18	0	13	3	0	2	1	1	0	1	1	0		0	
of which: Collaboralised by commercial immovable property	617	590	97	335	27	۰	7	3	1	0	1	2		1	0	14	394	390	97	167	4	0	2	1		0		1	0	1	0	1

	As of 31,(03,2021														As of 30(96)(2021																	
	Gross :							Accumulated impairment, accumulated negative changes in fair value due to credit risk guarante communications of the communication of							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Miximum amount of the guarantee that can be considered	Gross carrying amount
	Performing Non-performing								Performing Non-performing								Performing			Non-perform	ing			Performing			Non-performi	ng				
(refin EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: I instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forburrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures wit forbearance measures	Of which: in instruments with significant increase in owdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	16,901	16,006	107	5,303	895	1	469	223	100	1	85	123		55	5	247	16,783	15,635	146	4,401	1,146		584	227	76	2	er er	149	1	53	4	186
of which: Households	7,487	6,826	4	898	661	1	310	121	37	0	30	84	0	27	5	190	7,465	6,677	4	876	788	2	348	131	30	0	24	101	0	26	4	82
of which: Collaboralised by residential immovable property	5,784	5,229	1	553	555	1	285	46	10	0	9	35		18		147	5,836	5,193	2	549	644	1	313	47	9	0	7	36	٥	16	4	54
of which: Non-financial corporations	8,940	8,707	103	4,346	233		158	101	63	1	55	38	0	27	0	ч	8,867	8,512	143	3,476	355	6	231	95	47	2	42	46	1	26		104
of which: Small and Medium-sized Enterprises	1,992	1,913	0	963	79	۰	46	50	27	0	24	23		15	0	26	1,972	1,854	11	773	116	4	េ	45	20	0	18	26	1	13	0	21
of which: Collaboralised by commercial immovable property	5,655	5,523	65	2,733	132		96	30	19		17	10			0	23	5,633	5,430	113	2,131	203	2	145	24	14	0	12	11	0	7		67

Ī	As of 31/02/2021.															As of 30/06/2021																
																Gross carrying amount														k	Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures will forbeitrance measures	Of which: Instruments with significant increase in owdt mik since initial recognition but not credit- impained (Stage 2)	Non-pirformi	og Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoiums with forbearance measures	Of which:		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-parform	Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinince measures	Of which: Unitedly to pay that are not paid-due or paid-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	Inflows to mon- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,866	1,835	331	208	30	24	30	19	16	3	12	4	2	4	1,586	3	2,036	2,003	226	202	33	23	33	23	19	2	15	4	2	4	1,986	1
of which: Households	86	85						0	0			0				0	83	82			0			0				0				0
of which: Collaboralised by residential immovable property	3	3			0			0	0			0				0	3	3			0			0				0				0
of which: Non-financial corporations	1,766	1,736	319	205	30	24	30	19	15	3	12	4	2	4	1,501	3	1,938	1,905	222	196	32	23	32	22	18	2	15	4	2	4	1,890	1
of which: Small and Medium-sized Enterprises	681	672			9			13	11			2				2	804	793			11			17	14			3				
of which: Collaboralised by commercial immovable property	488	495			2			1	1			0				0	510	506			4			1	- 1			0				1