



## 2021 EU-wide Transparency Exercise

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.

## 2021 EU-wide Transparency Exercise

### Key Metrics

ING Groep N.V.

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	52,430	51,981	52,933	53,362	C 47.00 (r310,c010)	
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)	
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]	

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## Capital

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		(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
OWN FUNDS Transitional period	A	OWN FUNDS	62,369	61,537	61,682	62,482	C 01.00 (p010,010)	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 (p020,010)	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 (p030,010)	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 (p130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,133	1,843	1,786	1,467	C 01.00 (p180,010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	381	397	417	404	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	178	173	168	175	C 01.00 (p230,010)	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 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,577	-1,097	-1,099	-908	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-136	-124	-130	-160	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	-38	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-626	-579	-587	-595	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p471,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) and 37(2) of CRR, Articles 36(1) point (b) and 133(b) of CRR and Articles 36(1) point (b) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (i) (b), 24(1) point (b), 24(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 (p480,010)	Articles 4(27), 36(1) point (j), 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 (p490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (m) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-351	-398	-529	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-339	-339	-340	-388	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	290	110	149	31	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	290	110	149	31	C 01.00 (p520,010)	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 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,930	4,708	4,928	4,866	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	982	983	922	922	C 01.00 (p660,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,700	53,024	53,968	54,314	C 01.00 (p010,010)	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 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,516	8,360	7,562	8,015	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	153	153	153	153	C 01.00 (p680,010) + C 01.00 (p690,010) + C 01.00 (p690,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	312,307	306,324	311,014	308,581	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	31	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.30%	15.45%	15.47%	15.73%	CA3 (1)	-
	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	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.2+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.21%	15.42%	15.42%	15.72%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	290	110	149	31	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	31	C 05.01 (p440,010)	

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

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### Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	247,157	243,020	248,575	246,297	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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) <sup>2</sup>	10,754	10,477	9,942	13,552	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	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 (R470, 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	

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

<sup>2</sup> 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.

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P&L  
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(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	27,648	36,109	8,545	17,163
Of which debt securities income	883	1,138	240	483
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)	0	0	0	0
Dividend income	122	133	2	32
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, 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
<b>TOTAL OPERATING INCOME, NET</b>	<b>13,638</b>	<b>17,807</b>	<b>4,692</b>	<b>9,199</b>
(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 <sup>1</sup>	0	2	0	0
Of which restructuring <sup>2</sup>	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,820</b>	<b>2,563</b>	<b>1,024</b>	<b>2,523</b>
Of which attributable to owners of the parent	1,757	2,485	1,005	2,464

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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 1.2.2; Annex V Part 1.2.6	
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 <sup>1</sup>	14,825				12,795				15,198				15,895					
TOTAL ASSETS	956,481				937,275				980,870				978,246				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	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)												
	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 amortised cost	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)												
	Loans and advances	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)												

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> 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.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

ING Groep N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 <sup>1</sup>	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

ING Groep N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	690	577	723	580	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	3,962	3,386	4,505	5,742	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		888,217	869,605	911,078	904,702	

## 2021 EU-wide Transparency Exercise

## Market Risk

ING Groep N.V.

(min EUR)	SA		1M										1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	0	0	201	60	293	101							208	49	304	71							
Of which: General risk	0	0	178	54	270	91							184	44	275	64							
Of which: Specific risk	0	0	23	6	23	9							24	6	28	7							
Equities	0	0	16	6	11	8							15	3	14	3							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	16	6	11	8							15	3	14	3							
Foreign exchange risk	0	0	12	5	26	9							13	4	28	7							
Commodities risk	0	0	19	6	6	2							21	4	7	2							
Total	0	0	248	76	336	119	57	42	0	0	0	8,013	257	60	354	83	77	89	0	0	0	8,746	
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	0	0	164	18	253	58							56	13	234	61							
Of which: General risk	0	0	140	16	226	51							46	11	202	53							
Of which: Specific risk	0	0	24	3	27	7							10	2	31	8							
Equities	0	0	14	3	19	6							9	3	27	6							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	14	3	19	6							9	3	27	6							
Foreign exchange risk	0	0	14	2	26	8							7	1	36	8							
Commodities risk	0	0	29	4	11	2							3	1	6	2							
Total	0	0	222	27	310	75	96	73	0	0	0	7,850	75	3	303	77	64	59	0	0	0	5,531	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	327,278	185,503	4,137		334,239	185,149	2,062	
	Regional governments or local authorities	144	119	87		147	104	88	
	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		11,885	1,631	0	
	Institutions	553	3,394	851		574	3,537	837	
	Corporates	6,135	4,438	5,040		6,600	5,489	5,066	
	of which: SME	1,275	778	597		1,275	732	568	
	Retail	18,011	12,040	8,449		18,228	11,997	8,494	
	of which: SME	3,003	1,987	1,141		3,007	1,975	1,129	
	Secured by mortgages on immovable property	20,085	18,918	9,501		20,439	19,241	9,660	
	of which: SME	1,361	1,146	572		1,338	1,101	560	
	Exposures in default	1,620	703	883	775	1,720	750	913	631
	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 < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	397,394	233,447	29,199	1,079	405,533	233,363	27,251	1,119

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value Total does not include the Guarantors' credit risk in the security risk in the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	63,555	47,530	0		63,183	51,266	0	
	Regional governments or local authorities	8	7	7		4	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	83	140	28		60	24	0	
	Corporates	305	390	380		326	400	380	
	of which: SME	22	17	14		24	20	17	
	Retail	33	6	6		32	6	4	
	Secured by mortgages on immovable property	5	1	1		5	1	1	
	of which: SME	3,059	2,498	1,543		2,985	2,417	1,588	
	Exposures in default	154	141	75		176	164	86	
	Items associated with particularly high risk	0	0	40	11	58	28	36	10
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				36				36

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	83,544	21,860	0		90,251	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	0	0	0		0	0	0	
	Institutions	3	7	1		4	6	1	
	Corporates	374	310	309		407	342	338	
	of which: SME	2	2	2		2	2	2	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		29	36	16	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	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 < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				2				2

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
BELGIUM	(in EUR, %)								
	Central governments or central banks	46,590	25,303	9		50,449	30,628	7	
	Regional governments or local authorities	5	20	4		4	4	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	264	53		22	255	51	
	Corporates	814	626	704		824	699	715	
	of which: SME	180	146	118		182	145	111	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				21				18

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	14,774	10,271	0		14,468	11,620	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	72	16		128	128	28	
	Corporates	14	58	19		0	81	21	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(m EUR, %)								
	Central governments or central banks	15,974	7,921	21		15,403	6,340	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	26	8		8	28	8	
	Corporates	31	26	26		33	28	28	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	34	1	0	0	11	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	1	0	0	0	1

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
AUSTRALIA	(m EUR, %)								
	Central governments or central banks	2,378	2,361	0		8,584	4,111	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		0	0	0	
	Corporates	18	17	17		1	0	0	
	of which: SME	2	2	2		0	0	0	
	Retail	338	275	206		302	241	180	
	of which: SME	4	4	2		5	5	1	
	Secured by mortgages on immovable property	3,046	2,965	1,514		2,896	2,806	1,444	
	of which: SME	653	621	278	0	636	602	268	
	Exposures in default	0	13	14	0	0	52	42	11
	Items associated with particularly high risk	0	0	0		125	117	176	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	11	0	0	0	20

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(m EUR, %)								
	Central governments or central banks	6,086	3,131	0		8,405	4,585	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2,408	562		2	2,585	577	
	Corporates	165	117	88		233	175	149	
	of which: SME	0	0	0		0	0	0	
	Retail	2,528	96	42		3,035	55	41	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	7	0	0	19	11	16	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
POLAND	(m EUR, %)								
	Central governments or central banks	14,546	10,589	221		14,563	10,125	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	915	768	722		862	822	776	
	of which: SME	211	208	162		208	205	158	
	Retail	3,533	3,346	2,342		3,671	3,346	2,346	
	of which: SME	1,692	1,509	862		1,701	1,513	865	
	Secured by mortgages on immovable property	10,378	10,175	4,945		10,941	10,622	5,085	
	of which: SME	19	82	79		0	72	70	
	Exposures in default	292	96	107	155	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 undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	293	0	0	0	231

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	(m EUR, %)								
	Central governments or central banks	9,009	8,058	0		9,010	7,528	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	48	140	56		11	180	73	
	of which: SME	0	103	71		0	106	77	
	Retail	4,306	3,589	2,685		4,163	3,533	2,650	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	179	37	41	141	187	41	49	149
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	186	0	0	0	191

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
LUXEMBOURG	(m EUR, %)								
	Central governments or central banks	13,378	3,990	0		13,451	4,083	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	121	121	120		112	128	127	
	of which: SME	2	2	2		2	8	8	
	Retail	38	38	22		40	39	23	
	of which: SME	34	34	10		36	36	11	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	1
	Items associated with particularly high risk	0	0	0		41	19	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	1	0	0	0	1

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	942,765	188,294	2,454		568,444	197,624	2,221	
	Regional governments or local authorities	89	82	69		127	79	56	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	8,547	5,104	0		9,046	5,131	0	
	International Organisations	11,775	1,280	0		11,738	2,019	0	
	Institutions	498	3,588	817		497	4,084	962	
	Corporates	9,139	5,345	4,052		9,040	5,851	5,361	
	of which: SME	1,095	694	540		1,191	778	611	
	Retail	18,111	12,880	8,506		18,994	12,449	8,750	
	of which: SME	2,952	1,989	1,162		3,081	2,146	1,223	
	Secured by mortgages on immovable property	20,522	19,795	9,924		21,538	20,252	10,258	
	of which: SME	1,258	1,071	527		1,221	1,046	520	
	Exposures in default	1,824	747	989	845	1,630	613	748	777
	Items associated with particularly high risk	170	124	86		187	137	205	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	444,058	236,399	27,780	1,121	442,619	248,076	28,593	1,051

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	52,383	37,323	0		71,330	58,470	2	
	Regional governments or local authorities	0	0	0		1	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	28	91	21		0	0	0	
	Institutions	400	351	340		578	478	461	
	Corporates	37	33	27		71	67	56	
	of which: SME	31	5	4		36	4	1	
	Retail	5	1	1		4	1	1	
	of which: SME	2,996	2,483	1,888		2,888	2,123	1,553	
	Secured by mortgages on immovable property	186	171	91		177	166	91	
	of which: SME	68	39	53	25	44	38	17	26
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				33				31

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	92,993	37,628	0		85,311	34,628	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	25	5		30	16	4	
	Corporates	389	319	319		471	391	391	
	of which: SME	2	2	2		5	5	4	
	Retail	64	62	36		86	80	45	
	of which: SME	62	61	35		80	79	45	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	22	32	2	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				2				2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	50,257	31,887	9		55,530	29,545	16	
	Regional governments or local authorities	5	5	1		6	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	44	369	72		20	404	81	
	Corporates	898	895	722		993	1,019	871	
	of which: SME	125	154	122		191	188	154	
	Retail	2	1	1		2	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	238	179	170		229	179	170	
	of which: SME	2	2	2		5	5	2	
	Exposures in default	174	155	230	16	158	139	205	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				37				37

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	15,744	12,424	0		15,551	12,773	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	14	4		27	27	6	
	Corporates	3	84	23		28	79	40	
	of which: SME	1	2	2		1	2	2	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	(in EUR, %)	16,569	4,360	4		23,945	3,588	3	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	8	3		13	13	5	
	Corporates	36	35	33		54	49	47	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				1				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRALIA	(in EUR, %)	8,814	4,394	0		9,818	5,511	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	1	
	Corporates	3	2	2		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Retail	311	247	185		311	246	184	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	2,951	2,488	1,522		2,762	2,677	1,658	
	of which: SME	622	588	261		584	552	245	
	Exposures in default	71	57	67	12	57	57	57	12
	Items associated with particularly high risk	129	121	181		146	133	200	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				21				20

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	(in EUR, %)	12,596	5,576	0		14,738	7,562	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	2,777	95		18	3,072	85	
	Corporates	187	129	95		207	146	104	
	of which: SME	9	7	5		12	10	8	
	Retail	3,210	53	40		3,468	51	38	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	8	11	6	0	2	2	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
POLAND	(in EUR, %)	14,861	10,679	0		15,019	10,907	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	886	754		1,368	1,060	1,002	
	Corporates	221	228	177		268	261	203	
	of which: SME	2,899	3,417	2,351		4,227	3,759	2,456	
	Retail	1,711	1,522	870		1,855	1,656	966	
	of which: SME	11,244	10,586	5,263		12,221	11,918	5,766	
	Secured by mortgages on immovable property	79	75	30		92	86	35	
	of which: SME	379	136	136	243	326	129	141	196
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				330				281

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	(in EUR, %)	11,511	7,264	0		11,539	7,895	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	135	64		11	189	92	
	Corporates	52	103	77		74	120	91	
	of which: SME	0	0	0		0	0	0	
	Retail	4,129	3,481	2,610		4,146	3,503	2,627	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	181	43	51	140	172	27	27	145
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				191				186

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	(in EUR, %)	15,122	9,800	0		16,708	7,394	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	0		0	1	0	
	Corporates	121	127	106		153	147	144	
	of which: SME	6	6	15		15	14	11	
	Retail	46	43	25		49	44	25	
	of which: SME	0	0	22		42	35	40	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	1	2	2	2	0
	Items associated with particularly high risk	48	3	3		46	3	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				1				1

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

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

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

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

<sup>(3)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

ING Groep N.V.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted					Of which: defaulted				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	20,454	0	15,459	1,342	0	0	20,778	0	15,723	1,248	0	
	Corporates	25,467	233	18,391	6,698	318	105	24,021	178	16,805	7,300	179	
	Corporates - Of Which: Specialised Lending	8,875	177	6,425	2,919	241	77	9,944	124	6,717	2,840	111	
	Corporates - Of Which: SME	27	0	25	39	0	0	27	0	26	21	0	
	Retail	295	4	265	47	3	2	291	3	245	54	15	
	Retail - Secured on real estate property	191	3	182	38	1	2	186	9	185	45	2	
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	6	3	6	6	0	
	Retail - Secured on real estate property - Of Which: non-SME	184	3	185	38	1	2	179	6	180	39	7	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	0	0	
	Retail - Other Retail - Of Which: non-SME	102	0	71	7	2	0	103	0	57	7	1	
	Equity	22	0	22	42	0	0	22	0	22	41	0	
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted					Of which: defaulted				
(in EUR, %)													
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,008	0	1,440	204	0	3,866	0	1,242	172	0	0	
	Corporates	7,884	125	6,931	1,848	23	8,058	115	7,248	2,154	26	49	
	Corporates - Of Which: Specialised Lending	4,509	118	4,463	1,070	22	41	4,878	108	4,838	1,235	25	40
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	34,982	328	35,802	3,300	529	36	36,366	790	37,227	4,123	1,333	62
	Retail - Secured on real estate property	34,976	328	35,797	3,298	529	36	36,360	790	37,222	4,122	1,333	62
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	34,976	328	35,797	3,298	529	36	36,360	790	37,222	4,122	1,333	62
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5	0	5	1	0	0	6	1	6	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	6	1	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted					Of which: defaulted					
(in EUR, %)		0	0	0	0	0	0	0	0	0	0			
FRANCE	Central banks and central governments	14,264	0	7,635	775	0	0	12,739	0	7,027	586	0	0	
	Institutions	25,512	173	20,860	5,375	333	58	23,949	105	18,557	5,754	271	34	
	Corporates - Of Which: Specialised Lending	6,466	14	6,297	1,494	1	4	5,379	9	5,240	1,362	0	3	
	Corporates - Of Which: SME	43	6	41	11	0	5	84	6	82	46	0	0	
	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	
	Retail - Secured on real estate property - Of Which: SME	75	1	75	13	1	0	91	2	91	27	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	145	4	144	38	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	6	1	12	1	10	8	7	0	
	Retail - Other Retail - Of Which: non-SME	53	3	45	27	10	1	53	2	45	28	10	1	
	Equity	0	0	0	1	0	0	1	0	1	1	0	0	
	Other non credit-obligation assets													
	IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: adjusted				Of which: defaulted	Of which: adjusted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
POLAND	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	1	2,636	0	1,805	570	0	1
	Corporates	17,774	567	11,952	6,816	509	345	17,028	521	11,969	7,003	434	320
	Corporates - Of Which: Specialised Lending	2,335	99	2,308	699	49	39	2,366	97	2,335	950	35	36
	Corporates - Of Which: SME	4,249	66	3,396	1,356	81	48	4,346	73	3,469	1,421	77	47
	Retail	118	6	117	22	4	3	70	5	69	15	2	2
	Retail - Secured on real estate property	13	0	13	3	0	0	16	0	16	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	3	0	0	15	0	15	3	0	0
	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	3	1	0	0	3	0	3	1	0	0
	Equity	65	0	65	123	0	0	73	0	73	138	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
					Of which: defaulted						Of which: defaulted		
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,091	0	600	167	0	0	1,029	0	551	154	0	0
	Corporates	7,121	70	5,247	2,766	18	52	7,990	67	5,541	3,218	25	46
	Corporates - Of Which: Specialised Lending	2,741	64	2,535	1,147	17	36	2,898	61	2,724	1,243	22	37
	Corporates - Of Which: SME	6	0	6	11	0	0	6	0	6	13	0	0
	Retail	18,139	61	18,154	2,555	119	33	18,630	67	18,625	2,798	133	38
	Retail - Secured on real estate property	18,142	61	18,141	2,549	117	33	18,631	67	18,631	2,777	130	37
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18,136	61	18,136	2,548	117	33	18,625	67	18,624	2,786	129	37
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	1	12	6	2	0	17	1	12	6	3	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	1	0	2	0	2	1	1	0
	Retail - Other Retail - Of Which: non-SME	14	1	10	5	2	0	14	1	10	5	2	0
Equity	28	0	28	52	0	0	28	0	28	52	0	0	
Other non credit-obligation assets													
198 Total													



IRB Approach											
As of 31/03/2021											
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
			(in EUR, %)								
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
Institutions	127,698	303	76,436	10,400	18	129,826	377	67,407	10,860	222	31
Corporates	582,307	7,518	453,375	137,074	7,886	2,922	579,309	7,085	437,514	131,162	7,723
Corporates - Of Which: Specialised Lending	133,176	1,954	107,206	31,040	1,146	736	136,461	1,824	106,189	31,236	2,198
Corporates - Of Which: SME	32,894	933	28,747	12,598	1,156	346	33,221	833	27,298	11,887	1,004
Retail	344,798	4,962	338,268	56,268	10,298	336,584	4,859	343,533	55,850	6,925	986
Retail - Secured on real estate property	113,171	4,125	310,046	40,036	6,948	458	118,333	3,995	314,722	39,512	6,459
Retail - Secured on real estate property - Of Which: SME	11,557	387	11,282	3,152	631	94	13,084	428	13,465	3,473	676
Retail - Other Retail	301,614	3,738	298,694	36,884	6,228	394	304,749	3,567	301,323	36,040	5,783
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	31,627	837	28,200	16,232	3,440	558	32,299	855	28,807	16,338	3,146
Retail - Other Retail - Of Which: non-SME	4,729	227	4,361	2,366	594	153	5,339	247	4,891	2,585	686
Retail - Other Retail - Of Which: non-SME	26,989	611	23,899	13,864	2,845	455	26,911	608	23,616	13,773	2,800
Equity	3,668	0	3,668	8,957	0	4,148	0	4,148	10,354	0	22,887
Other non credit-obligation assets											
IRB Total <sup>3</sup>			236,588						236,912		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,093	282	4,522	836	0	1	5,328	282	4,492	795	0	1
	Corporates	91,523	1,578	73,429	24,082	1,300	489	91,111	1,520	72,298	23,126	1,177	432
	Corporates - Of Which: Specialised Lending	21,070	241	20,037	3,150	144	128	21,089	257	20,053	3,293	316	113
	Corporates - Of Which: SME	6,412	220	7,495	4,405	228	87	6,833	231	7,790	4,687	273	86
	Retail	128,542	1,943	124,886	12,552	1,432	780	128,437	1,939	118,564	11,467	1,302	250
	Retail - Secured on real estate property	118,736	891	117,641	8,964	1,086	135	118,729	883	117,642	8,730	974	129
	Retail - Secured on real estate property - Of Which: SME	41	0	20	24	0	0	41	0	20	17	0	0
	Retail - Secured on real estate property - Of Which: non-SME	115,504	834	114,594	7,385	952	123	115,399	825	114,597	8,613	837	107
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,805	152	7,055	3,288	346	136	9,708	155	6,934	3,117	329	121
	Retail - Other Retail - Of Which: SME	1,830	59	1,430	1,073	140	74	1,806	55	1,583	1,021	130	56
	Retail - Other Retail - Of Which: non-SME	7,976	93	5,425	2,215	206	62	7,903	100	5,351	2,096	199	65
Equity	174	0	174	402	0	0	229	0	229	551	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments												
	Institutions	7,799	0	0	0	0	0	6,322	0	0	0	0	0
	Corporates	28,452	223	20,756	6,785	152	153	28,357	325	20,237	6,143	262	167
	Corporates - Of Which: Specialised Lending	2,858	0	2,519	580	0	0	4,368	0	3,898	682	0	0
	Corporates - Of Which: SME	41	0	20	24	0	0	23	0	20	17	0	0
	Retail	98,589	712	95,684	23,420	2,898	331	101,800	723	98,472	23,857	2,926	336
	Retail - Secured on real estate property	84,402	558	81,395	13,833	666	78	87,280	365	84,063	14,130	700	81
	Retail - Secured on real estate property - Of Which: SME	10	1	10	1	0	0	10	1	10	2	0	0
	Retail - Other Retail	84,392	558	81,375	13,831	666	78	87,270	365	84,053	14,128	699	81
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,188	354	14,079	9,587	2,232	253	14,520	358	14,409	9,727	2,226	255
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	14,187	354	14,079	9,586	2,232	253	14,519	358	14,409	9,726	2,226	255
	Equity	25	0	25	47	0	0	100	0	100	254	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	12,219	7	10,287	1,952	4	1	12,287	9	10,407	1,887	9	2
	Corporates	13,079	1,786	42,982	26,250	2,145	722	16,223	1,789	39,303	19,894	2,967	483
	Corporates - Of Which: Specialised Lending	4,129	12	4,009	2,098	1	10	4,344	184	4,234	2,792	1,061	15
	Corporates - Of Which: SME	19,233	631	17,111	6,450	876	216	16,791	530	14,909	5,376	708	185
	Retail	46,668	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	43,768	7,761	3,010	84	44,436	1,602	44,311	7,872	2,763	87
	Retail - Secured on real estate property - Of Which: SME	19,233	631	7,981	1,464	466	30	10,074	360	9,981	1,838	321	37
	Retail - Secured on real estate property - Of Which: non-SME	31,895	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	0	0	0	0	0
	Retail - Other Retail	6,792	304	6,375	3,125	805	199	7,188	318	6,783	3,265	856	163
	Retail - Other Retail - Of Which: SME	2,798	180	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	61	123	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 exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

													IRB Approach												
													As of 31/03/2021					As of 30/06/2021							
													Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions					
(in EUR, %)													Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
UNITED STATES	Central banks and central governments													0	0	0	0	0	0	0	0				
	Institutions													14248	0	10453	1096	0	0	13483	53	9811	120%	1	0
	Corporates													105222	889	90561	16474	856	251	106664	624	90868	16399	878	200
	Corporates - Of Which: Specialised Lending													14122	299	11354	3613	10	46	14040	65	10947	3696	53	7
	Corporates - Of Which: SME													2	0	2	2	0	0	11	0	11	5	0	0
	Retail													148	2	146	22	6	0	139	3	137	21	8	0
	Retail - Secured on real estate property													138	2	138	18	4	0	129	2	130	18	6	0
	Retail - Secured on real estate property - Of Which: SME													9	0	9	0	0	0	9	0	9	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME													128	2	129	15	4	0	128	2	129	18	6	0
	Retail - Qualifying Revolving													0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail													10	0	8	4	1	0	10	0	7	3	2	0
	Retail - Other Retail - Of Which: SME													1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME													9	0	6	3	0	0	9	0	6	3	1	0	
Equity													296	0	296	719	0	0	304	0	304	746	0	0	
Other non credit-obligation assets																									
SIB Total																									

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments <sup>c</sup>			
												Of which: defined
(Risk ID, %)												
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	16,012	0	11,377	992	0	0	11,320	0	6,875	976	
	Corporates	28,072	173	28,040	1,383	446	57	28,470	159	19,236	109	
	Corporates - Of Which: Specialised Lending	9,501	130	7,252	3,102	362	44	9,700	121	7,004	2,944	
	Corporates - Of Which: SME	28	0	22	18	0	0	13	0	13	0	
	Retail	294	10	243	56	2	203	10	235	53	149	
	Retail - Secured on real estate property	181	9	182	47	15	2	172	9	173	46	
	Retail - Secured on real estate property - Of Which: SME	4	2	4	2	0	0	4	7	7	0	
	Retail - Secured on real estate property - Of Which: non-SME	177	7	178	40	8	2	168	8	166	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	113	1	63	8	2	111	1	57	7	2	
	Retail - Other Retail - Of Which: SME	2	0	2	2	0	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	110	0	60	7	1	109	0	57	6	0	
	Equity	20	0	20	38	0	23	0	23	43	0	0
	Other non credit-official assets											
	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)

[illegible]

(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).

[illegible]

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

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments: provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments: provisions			
		Of which: defined		Of which: undefined		Of which: defined		Of which: undefined				
(in EUR, %)												
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,819	1	1,777	943	0	1,250	1	1,494	498	0	
	Corporates	18,244	487	14,320	7,356	402	286	427	14,666	459	378	
	Corporates - Of Which: Specialised Lending	2,368	82	2,136	1,219	45	34	2,145	57	2,135	964	
	Corporates - Of Which: SME	4,271	40	3,561	1,372	35	29	4,296	39	3,917	1,466	
	Retail	66	5	68	15	2	2	66	3	37	10	
	Retail - Secured on real estate property	15	0	15	4	0	0	0	5	1	1	
	Retail - Secured on real estate property - Of Which: SME	15	0	15	9	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	0	0	0	4	1	1	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	50	5	50	11	2	3	53	13	9	9	
	Retail - Other Retail - Of Which: SME	48	5	48	9	1	2	31	3	31	7	
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	3	2	2	2	1	
	Equity	72	0	72	128	0	77	0	77	77	146	
	Other non credit-obligation assets	-	-	-	-	-	-	-	-	-	-	
	Total Poland		-	-	-	-	-	-	-	-	-	-

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defined		Of which: defined		Of which: defined		Of which: defined			
SPAIN	Central banks and central government	0	0	0	0	0	0	0	0		
	Institutions	586	0	185	59	0	623	0	205		
	Corporates	8,657	427	4,480	3,752	2	44	5,887	455		
	Corporates - Of Which: Specialised Lending	3,090	61	2,886	1,139	0	37	3,725	60		
	Corporates - Of Which: SME	6	0	6	13	0	6	6	13		
	Retail	19,145	68	19,145	2,879	133	19,174	68	19,709		
	Retail - Secured on real estate property	19,128	68	19,128	2,873	131	19,696	78	19,696		
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	6	0	2,962		
	Retail - Secured on real estate property - Of Which: non-SME	19,122	68	19,122	2,872	131	19,690	78	19,690		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	2,961		
	Retail - Other Retail	17	1	13	6	3	17	1	13		
	Retail - Other Retail - Of Which: SME	2	0	2	1	1	2	0	2		
	Retail - Other Retail - Of Which: non-SME	15	1	10	5	2	16	0	11		
	Equity	1	0	1	3	0	98	0	291		
	Other non credit-obligation assets										

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>a</sup>		Exposure Value <sup>a</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>a</sup>	
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,213	1	3,965	108	4	0	5,535	29	4,281	752	212	11
	Corporates	16,261	46	13,734	4,836	91	17	15,556	54	13,339	4,757	175	24
	Corporates - Of Which: Specialised Lending	4,596	1	4,650	1,132	0	1	5,662	0	5,379	1,087	0	0
	Corporates - Of Which: SME	83	2	70	25	2	0	80	2	69	26	2	0
	Retail	3,532	39	2,479	664	56	5	3,594	39	2,542	648	175	5
	Retail - Secured on real estate property	3,078	27	2,300	526	35	3	3,128	28	2,321	525	37	3
	Retail - Secured on real estate property - Of Which: SME	246	6	221	52	9	1	223	6	222	49	9	2
	Retail - Secured on real estate property - Of Which: non-SME	2,837	21	2,079	474	26	0	2,905	22	2,088	476	28	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	455	12	409	126	20	3	466	11	421	123	20	2
	Retail - Other Retail - Of Which: SME	27	1	22	10	3	0	30	1	26	9	3	0
	Retail - Other Retail - Of Which: non-SME	427	12	387	117	17	2	436	11	396	114	18	0
	Other non credit-obligation assets	5	0	5	10	0	0	5	0	5	10	0	0

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

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet 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		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Finland	0 182 207 272 1,256 544 0	0 182 207 272 1,256 544 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 182 105 116 675 323 0	0 0 0 156 581 221 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571 1,666 0 0 0 0 109	9 1 0 0 0 0 0	716 55 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	0 50 347 0 228 2,813 234	0 50 347 0 228 2,813 234	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 80 0 0 774 234	0 50 267 0 228 2,038 234	66 89 0 0 0 4 37	2,571							

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	1	1	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	1	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	1	1	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2	2	2	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		59	59	0	0	0	59	0	59	0	0	0	0	0		
[ 2Y - 3Y ]		102	102	0	0	0	102	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		59	59	0	0	0	53	0	0	0	0	0	0	0		
[10Y+ more]		8	8	0	0	0	8	0	0	0	0	0	0	0		
Total		232	232	6	0	0	0	227	0	0	0	0	0	0	29	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]		0	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	
[ 0 - 3M ]	Netherlands	151	151	0	0	0	151	5	752	0	265	1	0	0		
[ 3M - 1Y ]		1,050	1,050	0	0	518	532	21	3,841	0	41	0	0	0		
[ 1Y - 2Y ]		1,938	1,938	0	0	264	1,673	37	3,068	0	2,120	4	0	0		
[ 2Y - 3Y ]		2,319	2,319	0	0	277	1,998	17	2,380	0	1,992	15	0	0		
[ 3Y - 5Y ]		1,336	1,336	0	0	277	1,059	50	1,692	0	1,692	0	0	0		
[ 5Y - 10Y ]		769	769	0	0	524	245	160	570	0	570	0	0	0		
[10Y+ more]		102	102	0	0	102	102	207	271	29	619	0	0	0		
Total		7,665	7,665	0	0	1,905	5,760	497	8,824	31	7,417	22	0	0	294	
[ 0 - 3M ]	Poland	1	1	1	0	0	1	0	0	0	0	0	0	0		
[ 3M - 1Y ]		1,383	1,383	49	0	831	504	5	524	0	0	0	0	0		
[ 1Y - 2Y ]		1,013	1,013	11	0	109	893	0	109	0	0	0	0	0		
[ 2Y - 3Y ]		348	348	1	0	164	183	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		25	25	0	0	3,322	1,447	0	1,851	0	0	0	0	0		
[ 5Y - 10Y ]		3,715	3,715	19	9	1,762	1,924	0	1,924	0	0	0	0	0		
[10Y+ more]		190	190	1	0	190	190	0	0	0	0	0	0	0		
Total		9,972	9,972	106	9	4,312	5,545	0	0	0	0	0	0	0	258	
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]		0	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	
[ 0 - 3M ]	Romania	81	81	5	0	0	76	0	0	0	0	0	0	0		
[ 3M - 1Y ]		104	104	40	0	0	64	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		205	205	9	0	0	196	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		120	120	26	0	0	94	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		598	598	21	0	295	281	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		559	559	32	0	315	211	0	0	0	0	0	0	0		
[10Y+ more]		20	20	0	0	0	0	0	0	0	0	0	0	0		
Total		1,686	1,686	154	0	610	922	0	0	0	0	0	0	0	9	
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		23	23	23	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		6	6	0	0	0	6	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		29	29	23	0	0	6	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0		

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(min EUR)															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Spain	0 133 0 507 1,983 1,830 0	0 133 0 507 1,983 1,830 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 133 0 507 0 450 0	0 0 0 0 1,983 1,380 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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		4,452	4,452	0	0	1,090	3,363	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Sweden	0 58 0 26 21 0 0	0 58 0 26 21 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 58 0 0 0 21 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		104	104	0	0	83	21	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	United Kingdom	0 0 0 0 0 0 24	0 0 0 0 0 0 24	0 0 0 0 0 0 8	0 0 0 0 0 0 0	0 0 0 0 0 0 16	0 0 0 0 0 0 0	8 16 24 7 2 0 0	470 783 978 243 75 0 0	1 1 0 1 3 0 0	29 170 30 182 189 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		24	24	8	0	16	0	57	2,549	7	610	0	8		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Liechtenstein														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Australia	126 270 361 364 561 1,117 0	126 270 361 364 561 1,117 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	126 270 330 241 412 752 0	0 0 31 123 150 365 0	61 0 0 0 0 0 0	486 0 0 0 0 0 0	0 0 0 0 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		2,799	2,799	0	0	2,130	669	61	486	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Canada	0 42 0 677 358 0	0 42 0 677 358 0	0 0 0 0 0 0	0 0 0 0 0 0	0 42 0 122 186 0	0 0 0 555 173 0	0 0 0 0 0 0	0 0 0 0 0 0	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		1,078	1,078	0	0	350	727	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [10Y - more]	Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	0	0	0	0	0	0	0	0	0	0	0		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet					Derivatives				Off balance sheet				
							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
(mln EUR)															
I 0 - 3M f	Japan	79	79	0	0	0	79	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		79	79	0	0	0	79	0	0	0	0	0	0		
I 0 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	1	0	0	0	0	0	0	0		
I 2Y - 3Y f		3	3	1	0	1	357	0	0	0	0	0	0		
I 3Y - 5Y f		1,640	1,640	0	4	357	1,278	0	0	0	0	0	0		
I 5Y - 10Y f		5,598	5,598	0	196	3,118	2,284	0	0	0	0	0	0		
I 10Y - more		4,115	4,115	2	1,857	995	1,261	0	0	0	0	0	0		
Total		11,355	11,355	2	3	2,058	4,471	4,823	0	0	0	0	0		
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		1	1	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	1	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 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		
I 0 - 3M f	Other advanced economies non EEA	3	3	3	0	0	0	0	0	0	0	1	737		
I 3M - 1Y f		122	122	1	3	56	62	0	7	17	413	0	0		
I 1Y - 2Y f		96	96	12	0	85	0	0	0	0	0	0	0		
I 2Y - 3Y f		39	39	23	0	17	0	1	15	0	0	0	0		
I 3Y - 5Y f		89	89	52	0	37	0	0	0	0	0	0	0		
I 5Y - 10Y f		45	45	45	0	0	0	0	0	0	0	0	0		
I 10Y - more		46	46	46	0	0	0	0	0	0	0	0	0		
Total		439	439	180	3	194	62	1	22	18	1,151	0	0		
I 0 - 3M f	Other Central and eastern Europe countries non EEA	36	36	9	0	0	35	0	0	0	0	0	0		
I 3M - 1Y f		204	204	0	0	0	195	0	0	0	0	0	0		
I 1Y - 2Y f		72	72	1	0	0	70	0	0	0	0	0	0		
I 2Y - 3Y f		248	248	1	0	39	207	0	0	0	0	0	0		
I 3Y - 5Y f		84	84	2	0	22	60	0	0	0	0	0	0		
I 5Y - 10Y f		60	60	9	0	0	52	0	0	0	0	0	0		
I 10Y - more		3	3	3	0	0	0	0	0	0	0	0	0		
Total		708	708	26	0	62	620	0	0	0	0	0	0		
I 0 - 3M f	Middle East	8	8	8	0	0	0	4	102	1	29	0	0		
I 3M - 1Y f		2	2	0	0	0	0	8	45	8	0	0	0		
I 1Y - 2Y f		218	218	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		90	90	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		399	399	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		238	238	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		30	30	0	0	0	30	0	0	0	0	0	0		
Total		984	984	954	0	0	30	12	148	2	37	0	0		
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		33	33	0	0	0	3	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		12	12	0	0	0	12	0	0	0	0	0	0		
I 5Y - 10Y f		71	71	0	0	0	71	31	95	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		116	116	30	0	0	86	31	95	0	0	1	0		

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		12	12	0	0	0	12	0	0	0	0	3	0	0	
[ 1Y - 2Y ]		12	12	1	0	0	11	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		39	39	0	0	0	39	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		234	234	0	0	0	234	0	0	0	0	0	0	0	
[ 10Y - more ]	141	141	0	0	0	140	0	0	0	0	0	0	0		
Total		438	438	2	0	0	437	0	0	0	0	3	0	119	
[ 0 - 3M ]	Others	308	308	47	0	0	261	71	3,232	3	160	0	0		
[ 3M - 1Y ]		135	135	83	0	0	52	33	349	1	382	0	0		
[ 1Y - 2Y ]		110	110	1	0	0	109	1	64	0	253	0	0		
[ 2Y - 3Y ]		279	279	16	0	176	87	0	23	0	0	0	0		
[ 3Y - 5Y ]		581	581	29	14	218	320	1	30	0	0	1	0		
[ 5Y - 10Y ]		264	264	8	0	56	200	0	0	0	0	1	0		
[ 10Y - more ]	268	268	7	0	156	104	0	0	0	0	0	0			
Total		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 counterpart 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 counterpart (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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

(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.



		As of 30/06/2021														
		Direct exposures														
(mln EUR)		On balance sheet							Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		521	521	0	0	423	98	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		669	669	0	0	462	206	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		391	391	0	0	372	19	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,581	1,581	0	0	1,257	324	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	750	750	0	0	698	193	0	0	0	0	4	0	0		
[ 3M - 1Y ]		155	155	0	0	155	0	7	233	0	49	0	0	0		
[ 1Y - 2Y ]		425	425	0	0	425	0	27	754	0	795	73	0	0		
[ 2Y - 3Y ]		293	293	0	0	27	266	8	205	0	132	0	0	0		
[ 3Y - 5Y ]		1,695	1,695	0	0	1,568	34	4	304	4	258	0	0	0		
[ 5Y - 10Y ]		3,640	3,640	15	792	2,941	10	239	2,941	931	239	328	0	0	0	
[ 10Y - more ]	7,382	7,382	99	7,389	7,389	14	1,665	7,389	14	1,665	0	0	0	0		
Total		14,389	14,389	0	48	1,693	12,647	1,364	4,676	34	3,064	73	0	1,928		
[ 0 - 3M ]	Bulgaria	2	2	0	0	2	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		18	18	0	0	18	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		16	16	0	0	9	7	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		36	36	0	0	26	10	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		23	23	0	0	23	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		95	95	0	0	37	58	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Cyprus															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		2	2	1	0	1	0	1	0	0	1	0	1	0		
[ 2Y - 3Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		4	4	1	0	0	2	0	0	0	0	0	1	0	0	
[ 0 - 3M ]	Denmark															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	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	

(min EUR)

		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
(mln EUR)		On balance sheet								Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Luxembourg	0 43 27 97 4 81 25 278	0 43 27 97 4 81 25 278	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 43 27 97 4 28 25 250	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Netherlands	931 84 1,911 2,164 1,421 242 90 6,842	931 84 1,911 2,164 1,421 242 90 6,842	0 0 6 0 0 0 0 6	0 0 0 0 0 0 0 0	501 0 0 315 271 0 0 1,066	430 22 1,905 1,848 1,150 242 90 5,749	-9 0 19 19 53 123 184 429	1,525 3,607 1,073 130 314 434 270 7,353	0 0 0 0 0 0 0 48	0 38 4,250 1,070 1,172 0 618 18	0 0 2 1 12 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 251		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Poland	884 609 643 1,368 2,757 3,675 511 10,446	884 609 643 1,368 2,757 3,675 511 10,446	46 1 50 4 27 47 5 180	0 0 0 0 8 1,623 0 8	508 149 643 681 1,363 2,005 331 4,679	330 458 24 569 1,359 2,005 175 5,579	0 0 0 0 0 0 0 0	7,353 48 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 253		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Portugal	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Romania	3 130 196 184 696 437 3 1,650	3 130 196 184 696 437 3 1,650	3 37 4 43 35 29 3 155	0 0 0 0 0 0 0 0	0 0 0 0 431 294 0 725	0 93 193 141 230 114 3 770	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 12		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Slovakia	0 0 6 0 0 0 0 6	0 0 6 0 0 0 0 6	0 0 6 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 6 0 0 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Slovenia	0 1 0 0 0 0 0 1	0 1 0 0 0 0 0 1	0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

As of 30/06/2021

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Japan	69	69	0	0	0	69	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		86	86	86	0	0	0	0	0	0	0	0	0	0	
Total		154	154	86	0	0	69	0	0	0	0	0	0	0	
I 0 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		70	70	0	0	0	70	0	0	0	0	0	0	0	
I 1Y - 2Y f		2	2	1	0	1	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		811	811	0	0	1	809	0	0	0	0	0	0	0	
I 3Y - 5Y f		1,630	1,630	0	5	358	1,266	0	0	0	0	0	0	0	
I 5Y - 10Y f		5,428	5,428	6	247	2,057	3,117	0	0	0	0	0	0	0	
I 10Y - more		2,940	4,940	0	2,590	1,137	1,302	0	0	0	0	0	0	0	
Total		12,881	12,881	7	2,753	3,555	6,565	0	0	0	0	0	0	4	
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	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	
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	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	
I 0 - 3M f	Other advanced economies non EEA	37	37	12	0	24	0	3	126	2	690	0	0	0	
I 3M - 1Y f		362	362	170	3	33	156	0	0	20	369	0	0	0	
I 1Y - 2Y f		96	96	11	0	85	0	0	15	0	0	0	0	0	
I 2Y - 3Y f		27	27	3	0	24	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		109	109	58	0	51	0	103	202	115	290	0	0	0	
I 5Y - 10Y f		40	40	40	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		9	9	0	0	0	0	0	0	0	0	0	0	0	
Total		679	679	304	3	216	156	106	343	136	1,349	0	0	114	
I 0 - 3M f	Other Central and eastern Europe countries non EEA	24	24	24	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		30	30	2	0	0	28	0	0	0	0	0	0	0	
I 1Y - 2Y f		218	218	1	0	18	200	0	0	0	0	0	0	0	
I 2Y - 3Y f		42	42	7	0	35	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		277	277	14	0	60	204	0	0	0	0	0	0	0	
I 5Y - 10Y f		189	189	24	0	0	165	0	0	0	0	0	0	0	
I 10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	0	
Total		782	782	73	0	78	631	0	0	0	0	0	0	60	
I 0 - 3M f	Middle East	9	9	9	0	0	0	1	10	0	0	0	0	0	
I 3M - 1Y f		2	2	2	0	0	0	1	10	0	0	0	0	0	
I 1Y - 2Y f		221	221	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		439	439	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		125	125	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		189	189	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		40	40	0	0	0	40	0	0	0	0	0	0	0	
Total		1,024	1,024	984	0	0	40	1	20	1	10	0	0	4	
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	
I 5Y - 10Y f		68	68	0	0	0	68	24	95	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		79	79	0	0	0	79	24	95	0	0	0	0	71	

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	5	5	0	0	0	5	0	0	0	0	1	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		8	8	0	0	0	8	0	0	0	0	0	0		
[ 2Y - 3Y ]		29	29	0	0	0	29	0	0	0	0	0	0		
[ 3Y - 5Y ]		5	5	1	0	0	4	0	0	0	0	0	0		
[ 5Y - 10Y ]		322	322	2	0	0	320	0	0	0	0	0	0		
[ 10Y - more ]	81	81	2	0	0	79	0	0	0	0	0	0			
Total		451	451	5	0	0	447	0	0	0	0	2	0	130	
[ 0 - 3M ]	Others	84	84	32	0	0	51	0	10	0	885	0	0		
[ 3M - 1Y ]		111	111	2	0	0	109	2	272	0	105	0	0		
[ 1Y - 2Y ]		11	11	1	0	0	11	0	0	0	78	0	0		
[ 2Y - 3Y ]		576	576	23	0	173	380	2	43	0	10	0	0		
[ 3Y - 5Y ]		58	58	14	0	0	44	0	0	0	0	1	0		
[ 5Y - 10Y ]		575	575	25	0	332	217	1	10	0	0	1	0		
[ 10Y - more ]	915	915	16	0	789	111	0	0	0	0	0	0			
Total		2,331	2,331	114	0	1,294	923	5	335	1	1,078	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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(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.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>				On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>				
		Of which: defaulted	Of which Stage 3					Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	110,917	0	0	0	0	5	0	0	0	0	111,405	0	0	0	0	3	0	0	0	0
Debt securities (including at amortised cost and fair value)	88,929	0	0	0	0	39	0	0	0	0	87,924	0	0	0	0	29	0	0	0	0
Central banks	1,609	0	0	0	0	0	0	0	0	0	1,956	0	0	0	0	0	0	0	0	0
General governments	65,508	0	0	0	0	32	0	0	0	0	64,768	0	0	0	0	27	0	0	0	0
Credit institutions	17,827	0	0	0	0	6	0	0	0	0	17,305	0	0	0	0	2	0	0	0	0
Other financial corporations	3,369	0	0	0	0	0	0	0	0	0	3,343	0	0	0	0	0	0	0	0	0
Non-financial corporations	616	0	0	0	0	0	0	0	0	0	552	0	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	7,191	
Central banks	5,654	0	0	0	0	0	0	0	0	3,539	0	0	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	62	
Credit institutions	45,557	0	0	0	0	22	0	0	0	41,145	0	0	0	0	23	0	0	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	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	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	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	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	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	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	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	7,191	
OFF-BALANCE SHEET EXPOSURES	227,560		973	973	509	83	22	11	85	232,920		875	875	457	15	77	9	270	270	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> 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.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	113,614	0	0	0	0	5	0	0	0	0	122,145	0	0	0	0	5	0	0	0	0
Debt securities (including at amortised cost and fair value)	86,125	0	0	0	0	31	0	0	0	0	84,930	0	0	0	0	33	0	0	0	0
Central banks	1,995	0	0	0	0	0	0	0	0	0	1,785	0	0	0	0	0	0	0	0	0
General governments	64,214	0	0	0	0	28	0	0	0	0	63,765	0	0	0	0	30	0	0	0	0
Credit institutions	15,686	0	0	0	0	1	0	0	0	0	14,889	0	0	0	0	1	0	0	0	0
Other financial corporations	3,716	0	0	0	0	2	0	0	0	0	3,988	0	0	0	0	3	0	0	0	0
Non-financial corporations	514	0	0	0	0	0	0	0	0	0	503	0	0	0	0	0	0	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	0	0	0	0	4,964	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0
Other financial corporations	71,432	52	478	478	478	130	131	131	63	66,042	1	498	498	498	85	134	134	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	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 IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

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

(5) 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.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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 <sup>2</sup>												
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					

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

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	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 <sup>2</sup>												
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
ING Groep N.V.

(min EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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 quarrying	11,115	1,266	1,266	11,094	435	0	10,249	1,128	1,128	10,239	407	0	10,450	1,119	1,119	10,227	397	0	10,164	1,060	1,060	10,116	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	888	0	45,659	1,280	1,280	45,610	637	0
D Electricity, gas, steam and air conditioning supply	12,957	170	170	12,836	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	2,268	14	0
F Construction	10,497	495	495	10,481	258	0	10,289	538	538	10,285	233	0	9,766	411	411	9,765	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	37,984	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	2,947	80	80	2,947	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
J Information and communication	10,371	314	314	10,109	136	0	10,102	233	233	10,688	307	0	11,422	209	209	11,332	182	0	11,303	213	213	11,100	267	0
K Financial and insurance activities	193	0	0	193	1	0	489	0	0	489	3	0	407	0	0	340	3	0	433	0	0	395	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	215,636	6,925	6,925	214,947	3,750	0	231,293	6,849	6,849	228,104	3,814	0	222,012	6,298	6,298	221,338	5,511	0

<sup>(1)</sup> 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 opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

	(in EUR)	As of 30/09/2020													As of 31/12/2020																	
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount			
		Performing	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Non performing	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Public guarantee for non performing exposures	Performing	Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk (Stage 2)	Non performing	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Public guarantee for non performing exposures	Performing	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Non performing	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk (Stage 2)	Public guarantee for non performing exposures
Loans and advances subject to active EBA-compliant monitoring	14,236	13,961	638	5,960	276	155	18	128	81	13	76	47	27	3	22	155	1,284	75	396	67	9	46	13	6	1	5	7	2	4	1	36	
Of which: Households	5,387	5,311	112	792	86	23	7	36	24	2	16	12	3	1	6	23	586	546	38	15	42	4	25	8	4	1	3	5	1	2	1	26
Of which: Collateralised by residential immovable property	4,102	4,072	62	192	61	15	1	15	9	0	7	4	1	0	6	15	450	429	7	48	29	2	14	4	2	0	2	2	0	1	1	23
Of which: Non-financial corporations	6,970	6,896	386	4,620	386	125	11	309	86	11	59	34	23	2	17	132	705	730	17	137	24	4	23	5	3	1	5	2	1	2	0	10
Of which: Small and Medium-sized Enterprises	3,288	3,269	116	1,218	10	22	4	46	31	6	28	14	7	1	0	10	74	67	11	41	7	3	7	3	1	0	3	1	1	1	0	4
Of which: Collateralised by commercial immovable property	5,179	5,070	213	2,688	88	6	34	23	2	39	12	9	1	0	10	529	514	24	198	15	0	15	1	0	0	0	0	1	0	1	0	6

	Gross carrying amount	As of 30/09/2020													As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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