



## 2025 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.

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Leverage ratio

ING Groep N.V.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	54,689	53,291	52,814	50,765	C 47.00 (r0320,c0010)	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	54,697	53,304			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,157,950	1,129,689	1,178,661	1,186,761	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,157,945	1,129,683			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.72%	4.72%	4.48%	4.28%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.72%	4.72%			[A.2]/[B.2]	

		(in EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	66,537	63,194	62,827	63,236	C 01.00 (S 01) (U 01)	Articles 43(1b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,824	45,260	46,021	46,534	C 01.00 (S 01) (U 01)	Article 54 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	34,840	35,136	35,136	35,139	C 01.00 (S 01) (U 01)	Articles 36(2) points (a) and (b), 27 to 36, 36(3) point (f) and (d) of CRR
	A.1.2	Retained earnings	35,176	33,070	33,909	34,822	C 01.00 (S 01) (U 01)	Article 36(2) point (c), 36(2) and 36 (3) points (a) and (d) of CRR
	A.1.3	Accumulated other comprehensive income	-804	-740	-954	-1,078	C 01.00 (S 01) (U 01)	Articles 43(2b), 36(3) point (e) and 36 (3) point (f) of CRR
	A.1.4	Other Reserves	722	693	705	667	C 01.00 (S 01) (U 01)	Articles 43(3) and 36(2) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (S 01) (U 01)	Articles 43(3), 36(2) point (f) and 36 (3) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	361	485	551	528	C 01.00 (S 02) (U 01)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to preferential flows	967	980	850	521	C 01.00 (S 02) (U 01)	Articles 22 to 25 and 36(1) point (3) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-987	-1,078	-1,060	-1,088	C 01.00 (S 01) (U 01) + C 01.00 (S 04) (U 01)	Articles 43(1b), 36(3) point (b) and 37 of CRR; Articles 43(1), 36(2) 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	-91	-83	-87	-85	C 01.00 (S 03) (U 01)	Article 36(2) point (g) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-1,360	-1,234	-1,251	-1,342	C 01.00 (S 01) (U 01)	Article 36(2) point (h), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-476	-437	-438	-405	C 01.00 (S 01) (U 01)	Articles 43(2b), 36(3) point (c) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (S 01) (U 01)	Articles 43(2), 36(2) point (g) and 48 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (S 04) (U 01)	Article 36(2) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (S 01) (U 01) + C 01.00 (S 04) (U 01) + C 01.00 (S 04) (U 01) + C 01.00 (S 04) (U 01) + C 01.00 (S 04) (U 01) + C 01.00 (S 04) (U 01)	Articles 43(1), 36(2) point (b) (ii) and (iii) of CRR; Articles 36(2) point (b) (ii), 36(3) point (b), 36(4) point (b) and 238 of CRR; Article 36(2) point (c) (i) and 37(2) of CRR; Articles 36(2) point (c) (i) and 37(2) of CRR and Article 36(2) point (c) (i) and 37(2) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (S 01) (U 01)	Article 36(2) point (b) (ii), 24(2) point (b), 24(2) point (b) and 238 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 (S 04) (U 01)	Articles 43(2), 36(2) point (h), 44 to 46, 49 (2) and (3), and 70 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (S 01) (U 01)	Article 36(2) point (g) and 38 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 (S 01) (U 01)	Articles 43(2), 36(2) point (h), 44, 45, 47, 48(2) point (b), 48(2) to (d) and 70 of CRR
	A.1.18	(-) Amount exceeding the 17.60% threshold	0	0	0	0	C 01.00 (S 01) (U 01)	Article 68 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (S 01) (U 01)	Article 36(2) point (j) and Article 47(1) CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (S 04) (U 01)	Article 36(2) point (j) and Article 125(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (S 01) (U 01)	Article 36(2) point (j) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-663	-663	-430	-430	C 01.00 (S 04) (U 01)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-867	-877	-860	-915	C 01.00 (S 02) (U 01)	-
	A.1.21	Transitional adjustments	-6	6	0	0	C 01.00 (S 01) (U 01)	C 01.00 (S 01) (U 01) + S 1.1 + S 1.1.1 + S 1.1.2
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C 01.00 (S 02) (U 01)	Article 48(2) to (5) and 48 to 48B of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (S 04) (U 01)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	6	6	0	0	C 01.00 (S 02) (U 01)	Articles 48B to 47C, 47B and 48D of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,864	8,892	6,793	6,230	C 01.00 (S 01) (U 01)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7,879	8,050	6,793	6,230	C 01.00 (S 04) (U 01) + C 01.00 (S 07) (U 01)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (S 07) (U 01)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (S 01) (U 01) + C 01.00 (S 07) (U 01) + C 01.00 (S 07) (U 01) + C 01.00 (S 07) (U 01) + C 01.00 (S 07) (U 01) + C 01.00 (S 07) (U 01)	
	A.2.4	Additional Tier 1 transitional adjustments	-14	-19	0	0	C 01.00 (S 06) (U 01) + C 01.00 (S 08) (U 01) + C 01.00 (S 07) (U 01)	
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	54,889	53,291	52,814	50,705	C 01.00 (S 01) (U 01)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,868	9,302	9,213	10,462	C 01.00 (S 07) (U 01)	Article 71 of CRR
A.4.1	Tier 2 Capital instruments	9,882	9,321	9,213	10,462	C 01.00 (S 07) (U 01) + C 01.00 (S 08) (U 01)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (S 01) (U 01) + C 01.00 (S 02) (U 01) + C 01.00 (S 03) (U 01) + C 01.00 (S 04) (U 01) + C 01.00 (S 05) (U 01) + C 01.00 (S 06) (U 01) + C 01.00 (S 07) (U 01) + C 01.00 (S 08) (U 01) + C 01.00 (S 09) (U 01) + C 01.00 (S 10) (U 01) + C 01.00 (S 11) (U 01) + C 01.00 (S 12) (U 01) + C 01.00 (S 13) (U 01) + C 01.00 (S 14) (U 01) + C 01.00 (S 15) (U 01) + C 01.00 (S 16) (U 01) + C 01.00 (S 17) (U 01) + C 01.00 (S 18) (U 01) + C 01.00 (S 19) (U 01) + C 01.00 (S 20) (U 01) + C 01.00 (S 21) (U 01) + C 01.00 (S 22) (U 01) + C 01.00 (S 23) (U 01) + C 01.00 (S 24) (U 01) + C 01.00 (S 25) (U 01) + C 01.00 (S 26) (U 01) + C 01.00 (S 27) (U 01) + C 01.00 (S 28) (U 01) + C 01.00 (S 29) (U 01) + C 01.00 (S 30) (U 01) + C 01.00 (S 31) (U 01) + C 01.00 (S 32) (U 01) + C 01.00 (S 33) (U 01) + C 01.00 (S 34) (U 01) + C 01.00 (S 35) (U 01) + C 01.00 (S 36) (U 01) + C 01.00 (S 37) (U 01) + C 01.00 (S 38) (U 01) + C 01.00 (S 39) (U 01) + C 01.00 (S 40) (U 01) + C 01.00 (S 41) (U 01) + C 01.00 (S 42) (U 01) + C 01.00 (S 43) (U 01) + C 01.00 (S 44) (U 01) + C 01.00 (S 45) (U 01) + C 01.00 (S 46) (U 01) + C 01.00 (S 47) (U 01) + C 01.00 (S 48) (U 01) + C 01.00 (S 49) (U 01) + C 01.00 (S 50) (U 01) + C 01.00 (S 51) (U 01) + C 01.00 (S 52) (U 01) + C 01.00 (S 53) (U 01) + C 01.00 (S 54) (U 01) + C 01.00 (S 55) (U 01) + C 01.00 (S 56) (U 01) + C 01.00 (S 57) (U 01) + C 01.00 (S 58) (U 01) + C 01.00 (S 59) (U 01) + C 01.00 (S 60) (U 01) + C 01.00 (S 61) (U 01) + C 01.00 (S 62) (U 01) + C 01.00 (S 63) (U 01) + C 01.00 (S 64) (U 01) + C 01.00 (S 65) (U 01) + C 01.00 (S 66) (U 01) + C 01.00 (S 67) (U 01) + C 01.00 (S 68) (U 01) + C 01.00 (S 69) (U 01) + C 01.00 (S 70) (U 01) + C 01.00 (S 71) (U 01) + C 01.00 (S 72) (U 01) + C 01.00 (S 73) (U 01) + C 01.00 (S 74) (U 01) + C 01.00 (S 75) (U 01) + C 01.00 (S 76) (U 01) + C 01.00 (S 77) (U 01) + C 01.00 (S 78) (U 01) + C 01.00 (S 79) (U 01) + C 01.00 (S 80) (U 01) + C 01.00 (S 81) (U 01) + C 01.00 (S 82) (U 01) + C 01.00 (S 83) (U 01) + C 01.00 (S 84) (U 01) + C 01.00 (S 85) (U 01) + C 01.00 (S 86) (U 01) + C 01.00 (S 87) (U 01) + C 01.00 (S 88) (U 01) + C 01.00 (S 89) (U 01) + C 01.00 (S 90) (U 01) + C 01.00 (S 91) (U 01) + C 01.00 (S 92) (U 01) + C 01.00 (S 93) (U 01) + C 01.00 (S 94) (U 01) + C 01.00 (S 95) (U 01) + C 01.00 (S 96) (U 01) + C 01.00 (S 97) (U 01) + C 01.00 (S 98) (U 01) + C 01.00 (S 99) (U 01) + C 01.00 (S 100) (U 01)		
A.4.3	Tier 2 transitional adjustments	-14	-19	0	0	C 01.00 (S 06) (U 01) + C 01.00 (S 08) (U 01) + C 01.00 (S 07) (U 01)		
B.1	TOTAL RISK EXPOSURE AMOUNT	328,458	333,708	337,219	335,804	C 02.00 (S 01) (U 01)	Articles 102(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	6	6			C 05.01 (S 01) (U 01)		
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			337,219	335,804	C 01.00 (S 01) (U 01)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.26%	13.58%	13.65%	13.26%	C 03 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.86%	15.97%	15.86%	15.12%	C 03 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.65%	18.94%	18.39%	18.23%	C 03 (3)	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR 3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			13.65%	13.26%		
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			15.86%	15.12%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			18.39%	18.23%		
Memo Items	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,819	45,254			A.1.1, A.1.2, A.1.3, A.1.4, A.1.5, A.1.6, A.1.7, A.1.8, A.1.9, A.1.10, A.1.11, A.1.12, A.1.13, A.1.14, A.1.14.1, A.1.15, A.1.16, A.1.17, A.1.18, A.1.18A, A.1.18B, A.1.18C, A.1.19, A.1.20, A.1.21, A.1.21.1, A.1.21.2, A.1.21.3, A.2.1, A.2.2, A.2.3, A.2.4, A.3, A.4, A.4.1, A.4.2, A.4.3, A.5, A.6, A.7, A.8, A.9, A.10, A.11, A.12, A.13, A.14, A.15, A.16, A.17, A.18, A.19, A.20, A.21, A.22, A.23, A.24, A.25, A.26, A.27, A.28, A.29, A.30, A.31, A.32, A.33, A.34, A.35, A.36, A.37, A.38, A.39, A.40, A.41, A.42, A.43, A.44, A.45, A.46, A.47, A.48, A.49, A.50, A.51, A.52, A.53, A.54, A.55, A.56, A.57, A.58, A.59, A.60, A.61, A.62, A.63, A.64, A.65, A.66, A.67, A.68, A.69, A.70, A.71, A.72, A.73, A.74, A.75, A.76, A.77, A.78, A.79, A.80, A.81, A.82, A.83, A.84, A.85, A.86, A.87, A.88, A.89, A.90, A.91, A.92, A.93, A.94, A.95, A.96, A.97, A.98, A.99, A.100, A.101, A.102, A.103, A.104, A.105, A.106, A.107, A.108, A.109, A.110, 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A.683, A.684, A.685, A.686, A.687, A.688, A.689, A.690, A.691, A.692, A.693, A.694, A.695, A.696, A.697, A.698, A.699, A.700, A.701, A.702, A.703, A.704, A.705, A.706, A.707, A.708, A.709, A.710, A.711, A.712, A.713, A.714, A.715, A.716, A.717, A.718, A.719, A.720, A.721, A.722, A.723, A.724, A.725, A.726, A.727, A.728, A.729, A.730, A.731, A.732, A.733, A.734, A.735, A.736, A.737, A.738, A.739, A.740, A.741, A.742, A.743, A.744, A.745, A.746, A.747, A.748, A.749, A.750, A.751, A.752, A.753, A.754, A.755, A.756, A.757, A.758, A.759, A.760, A.761, A.762, A.763, A.764, A.765, A.766, A.767, A.768, A.769, A.770, A.771, A.772, A.773, A.774, A.775, A.776, A.777, A.778, A.779, A.780, A.781, A.782	

<sup>(2)</sup> 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 "COREFR000" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks (e.g. in their Pillar 3 disclosures).

## 2025 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	256,042	261,744	259,155	259,296	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,037	28,283	41,014	40,153	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	66,755	66,521	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	187,653	193,099	119,449	120,162	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	10,460	10,969	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	13,268	12,592	9,468	10,283	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	556	1,034	3,514	3,654	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,632	2,563	2,568	2,751	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	12,996	12,742	14,215	11,987	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	4,368	4,405	5,450	4,025	C 02.00 (r0530, c0010)
Of which IMA	8,628	8,337	8,765	7,962	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0400)*12.5+MAX(C 24.00(r0010, c0000),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	38,500	38,500	43,134	43,134	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	38,500	38,500			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	4,463	4,534	5,165	4,698	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			337,219	335,804	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	328,458	333,708	337,219	335,804	

<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.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L  
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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	74,088	96,844	20,912	40,112
Of which debt securities income	2,291	3,136	854	1,704
Of which loans and advances income	27,624	36,830	8,659	17,001
Interest expenses	62,974	82,038	17,294	33,006
(Of which deposits expenses)	15,878	21,073	4,644	8,970
(Of which debt securities issued expenses)	4,693	6,285	1,580	3,093
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	135	144	30	87
Net Fee and commission income	3,007	4,008	1,094	2,216
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	-24	-79	6	18
Gains or (-) losses on financial assets and liabilities held for trading, net	2,970	3,455	848	1,512
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-86	32	-47	55
Gains or (-) losses from hedge accounting, net	35	19	9	18
Exchange differences [gain or (-) loss], net	-51	91	68	275
Net other operating income / (expenses)	-17	-23	-27	-9
<b>TOTAL OPERATING INCOME, NET</b>	<b>17,083</b>	<b>22,451</b>	<b>5,601</b>	<b>11,279</b>
(Administrative expenses)	7,908	10,933	2,844	5,577
(Cash contributions to resolution funds and deposit guarantee schemes)	223	265	156	178
(Depreciation)	500	673	169	330
Modification gains or (-) losses, net	-6	-15	0	0
(Provisions or (-) reversal of provisions)	142	228	17	123
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	9	-13	-26
(Other provisions)	142	219	30	150
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	95	0	0
Of which restructuring <sup>2</sup>	0	-30	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)	888	1,170	326	657
(Financial assets at fair value through other comprehensive income)	-5	4	1	18
(Financial assets at amortised cost)	893	1,166	325	639
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	46	65	1	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	160	199	36	80
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>7,529</b>	<b>9,300</b>	<b>2,124</b>	<b>4,493</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>5,421</b>	<b>6,650</b>	<b>1,520</b>	<b>3,256</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>5,421</b>	<b>6,650</b>	<b>1,520</b>	<b>3,256</b>
Of which attributable to owners of the parent	5,238	6,392	1,455	3,130

<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."

## 2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ING Groep N.V.

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	103,713				73,541				99,276				79,509				IAS 1.54 (i)	
Financial assets held for trading	78,753	30,295	47,806	652	74,503	27,908	45,704	892	68,076	30,094	37,200	782	65,523	28,750	35,447	1,325	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	65,516	67	60,516	4,933	56,481	84	50,676	5,721	75,944	96	69,086	6,762	81,715	84	74,539	7,092	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	4,961	287	1,634	3,040	5,740	284	1,335	4,121	5,266	282	1,153	3,831	3,951	267	944	2,740	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	45,577	42,305	2,841	431	46,389	42,151	3,967	270	47,405	44,049	3,084	272	49,846	46,893	2,513	440	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	739,403				752,467				772,092				793,226				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	919	0	919	0	857	0	857	0	1,009	0	1,009	0	1,297	0	1,297	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3,605				-3,378				-4,547				-4,393				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	14,231				13,946				14,383				16,086					
TOTAL ASSETS	1,049,470				1,020,545				1,078,904				1,086,760				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".

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025							
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>				
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</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	References	
	Financial assets at fair value through other comprehensive income	Debt securities	41,879	189	0	-6	-1	0	42,227	5	0	-12	0	0	43,314	7	0	-12	-2	0	45,625	8	0	-13	-2	0	Annex V Part 1.31, 44(b)
		Loans and advances	1,131	28	0	-1	-1	0	1,342	72	0	-1	-6	0	1,462	48	0	-1	-3	0	1,427	51	0	0	-2	0	Annex V Part 1.32, 44(a)
		Debt securities	47,500	470	0	-17	-3	0	50,167	121	0	-12	-3	0	53,567	115	0	-11	-2	0	53,753	63	0	-11	-1	0	Annex V Part 1.31, 44(b)
		Loans and advances	630,370	54,115	12,765	-386	-1,088	-4,563	628,617	66,398	12,794	-366	-1,076	-4,385	647,803	63,593	12,634	-380	-1,151	-4,302	670,706	62,202	12,046	-398	-1,203	-4,363	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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

ING Groep N.V.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	39,994	36,588	27,017	28,538	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	59,981	49,543	60,792	64,637	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	884,618	869,746	924,248	927,608	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	577	769	509	348	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	20	50	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,140	1,168	1,111	1,159	IAS 37.10; IAS 1.54(l)
Tax liabilities	699	638	634	668	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	10,226	10,785	11,778	13,604	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	997,235	969,236	1,026,109	1,036,614	IAS 1.9(b);IG 6
TOTAL EQUITY	52,235	51,309	52,794	50,146	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,049,470	1,020,545	1,078,904	1,086,760	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

## Breakdown of liabilities

ING Groep N.V.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		22,981	28,267	22,699	25,026	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	414	467	580	1,001	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,231	3,185	3,053	2,671	Annex V.Part 1.31
Deposits	Central banks	5,255	3,304	6,562	7,237	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	639	585	2,905	2,614	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,217	10,921	12,331	16,658	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,181	6,004	6,010	5,950	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	32,306	27,715	35,639	33,983	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,751	3,569	3,711	4,351	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	104,447	76,118	93,892	96,914	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	30,073	31,518	31,353	35,307	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	145,592	147,666	153,219	147,045	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	107,837	110,745	114,346	110,917	ECB/2013/33 Annex 2.Part 2.9.1
	Households	480,493	487,805	505,635	512,802	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	389,295	397,994	414,280	422,369	Annex V.Part 1.42(f), 44(c)
Debt securities issued		178,093	170,071	177,858	176,677	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,473	17,860	17,068	16,565	Annex V.Part 1.37
Other financial liabilities		1,142	1,127	1,098	1,120	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		985,171	956,646	1,012,566	1,021,132	

2025 EU-wide Transparency Exercise

Market Risk

ING Groep N.V.

(min EUR)	SA				IM										IM									
	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			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			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	0	0	102	35	286	81							103	30	239	70								
Of which: General risk	0	0	81	28	200	59							77	24	158	47								
Of which: Specific risk	0	0	21	7	87	22							26	7	81	23								
Equities	0	0	20	7	51	20							26	9	87	25								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	20	7	51	20							26	9	87	25								
Foreign exchange risk	4,328	4,374	18	7	57	18							13	5	30	13								
Commodities risk	0	0	14	4	38	7							16	4	37	8								
Total	4,328	4,374	153	53	432	126	105	81	0	0	0	8,628	157	49	393	116	117	116	0	0	0	8,337		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	0	0	91	24	231	76							88	26	225	66								
Of which: General risk	0	0	66	18	158	53							64	19	158	43								
Of which: Specific risk	0	0	25	6	72	24							24	7	67	23								
Equities	0	0	28	9	74	37							32	12	69	23								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	28	9	74	37							32	12	69	23								
Foreign exchange risk	5,414	3,969	9	4	28	5							8	2	25	10								
Commodities risk	0	0	11	3	28	9							13	5	33	8								
Total	5,414	3,969	139	40	360	127	202	177	0	0	0	8,765	141	45	352	107	143	103	0	0	0	7,962		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
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>
2025-EUR, %							
Central governments or central banks	418,721	222,871	8,097	411,917	222,217	8,894	
Regional governments or local authorities	98	81	47	108	142	107	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	16,452	11,958	0	15,789	11,051	0	
International Organisations	10,715	2,598	0	8,564	2,793	0	
Institutions	171	87	28	205	239	153	
Corporates	11,148	7,782	5,309	11,779	7,778	5,363	
of which: SME	5,085	3,433	2,388	5,117	3,398	2,378	
Real	28,825	18,712	13,486	30,406	19,111	13,750	
of which: SME	5,128	3,368	2,398	5,148	3,368	2,378	
Secured by mortgages on immovable property and AOC exposures	17,439	17,014	6,320	17,058	17,247	6,300	
Exposures in default	782	665	317	801	661	327	
Exposures in default	5,362	680	811	5,209	624	788	
Items associated with particularly high risk	139	127	183	110	100	145	
Subordinated debt exposures							880
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>	178,119	102,240	28,101	138	100,891	22,840	1,296

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
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>
2025-EUR, %							
Central governments or central banks	124,787	12,037	0	120,847	25,138	1	
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	21	6	138	174	37	
Corporates	1,278	886	839	1,265	825	784	
of which: SME	246	188	181	268	217	197	
Real	281	188	188	261	188	188	
of which: SME	288	152	92	292	155	94	
Secured by mortgages on immovable property and AOC exposures	1,625	1,424	710	1,639	1,437	711	
Exposures in default	28	24	12	32	29	12	
Exposures in default	19	6	6	17	6	6	
Items associated with particularly high risk	0	0	0	0	0	0	2
Subordinated debt exposures							
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>			23				22

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
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>
2025-EUR, %							
Central governments or central banks	95,849	28,160	0	92,450	23,694	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	228	288	208	238	188	175	
Corporates	6	5	5	7	5	5	
of which: SME	2,286	2,286	1,056	2,188	2,203	1,107	
Real	408	380	211	384	346	204	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
Exposures in default	109	40	40	112	39	40	
Exposures in default	0	0	0	0	0	0	72
Items associated with particularly high risk							
Subordinated debt exposures							
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>			181				217

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
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>
2025-EUR, %							
Central governments or central banks	16,849	14,240	0	17,846	16,543	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	18	18	0	0	0	0	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Real	0	1	1	0	1	1	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	1	1	0	0	0	0	
Exposures in default	1	1	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk							0
Subordinated debt exposures							
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

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
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>
2025-EUR, %							
Central governments or central banks	11,231	27,539	0	10,647	22,881	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	992	1,289	895	1,049	1,380	951	
of which: SME	422	371	343	462	394	324	
Real	4	1	1	1	1	1	
of which: SME	1	1	0	1	1	0	
Secured by mortgages on immovable property and AOC exposures	1	1	0	1	1	0	
Exposures in default	187	164	241	188	170	254	
Exposures in default	0	0	0	0	0	0	17
Items associated with particularly high risk							
Subordinated debt exposures							
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

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	900-EUR_NL								
	Central governments or central banks	18,000	13,249	0		18,000	13,249	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	851	657	586		897	669	605	
	Corporates	481	444	377		487	424	359	
	of which: SME	8,048	7,225	5,117		8,047	7,415	5,260	
	Secured by mortgages on immovable property and AOC exposures	3,025	2,146	1,308		2,954	2,121	1,260	
	of which: SME	11,439	11,412	8,008		11,619	11,589	8,068	
	Exposures in default	104	98	94		96	98	90	
	Items associated with particularly high risk	516	189	189	327	519	170	189	312
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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>				401				406

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	900-EUR_NL								
	Central governments or central banks	18,412	8,893	0		18,589	8,519	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	123	126	119		61	58	55	
	Corporates	251	290	219		27	26	23	
	of which: SME	159	181	101		589	494	389	
	Secured by mortgages on immovable property and AOC exposures	38	29	19		35	31	21	
	of which: SME	718	686	305		108	563	252	
	Exposures in default	299	240	103		282	282	111	
	Items associated with particularly high risk	44	24	24	19	38	19	19	11
	Subordinated debt exposures	87	87	127		53	49	72	
	Crowded 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>				40				42

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
SWITZERLAND	900-EUR_NL								
	Central governments or central banks	645	659	0		5,269	5,319	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	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	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	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	900-EUR_NL								
	Central governments or central banks	4,994	4,994	11		4,982	4,989	11	
	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	18	18	0		11	11	0	
	Corporates	2	30	15		1	30	15	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	5,017	4,187	3,340		5,084	4,210	3,187	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	14	14	129	15	15	15	159
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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>				129				209

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	900-EUR_NL								
	Central governments or central banks	25,591	15,301	0		15,591	2,391	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	1		1	1	0	
	Corporates	17	16	15		17	15	15	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	4	2	2		4	2	2	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	900-EUR_NL								
	Central governments or central banks	13,397	7,397	14		13,397	7,297	13	
	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	10	5		11	10	5	
	Corporates	29	2,889	428		29	2,889	427	
	of which: SME	8	8	8		11	10	10	
	Secured by mortgages on immovable property and AOC exposures	2,107	1,014	78		2,059	1,008	79	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1		1	1	1	
	Items associated with particularly high risk	4	0	0	1	4	0	0	1
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	244,413	217,794	2,223		451,403	174,733	2,394	
	Regional governments or local authorities	22,109	20,705	94		22,064	21,179	78	
	Public sector entities	14,156	13,583	17		13,077	13,054	17	
	Multilateral Development Banks	12,970	14,840	0		14,560	16,402	0	
	International Organizations	3,642	3,642	0		4,023	4,024	0	
	Institutions	760	2,790	1,317		403	2,423	864	
	Corporates	12,038	5,187	4,789		10,878	6,651	6,287	
	of which: SME	1,430	940	30		1,287	1,143	1,143	
	Retail	30,115	18,226	11,890		31,517	19,100	13,459	
	of which: SME	1,130	2,105	1,180		1,087	2,106	2,462	
	Secured by mortgages on immovable property and ADC exposures	23,723	20,705	6,716		24,341	20,566	6,714	
	of which: SME	273	233	126		808	742	383	
	Exposures in default	1,811	724	875	881	1,301	564	712	904
	Items associated with particularly high risk	275	782	487		276	762	445	
	Subordinated debt exposures	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)	45	53	77		39	39	51	
	Equity	4,465	4,465	11,160		4,004	4,004	11,160	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>	291,304	281,089	40,292	1,300	286,710	286,644	40,661	1,384

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by exposure exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	18,428	21,208	0		21,373	21,900	0	
	Regional governments or local authorities	88	88	0		88	87	11	
	Public sector entities	1,802	844	2		1,805	874	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	1	39	30		1	39	13	
	Corporates	634	311	623		623	310	205	
	of which: SME	64	35	27		70	39	31	
	Retail	286	100	84		284	110	62	
	of which: SME	221	100	37		232	104	39	
	Secured by mortgages on immovable property and ADC exposures	6,109	3,254	1,174		6,492	3,119	1,762	
	of which: SME	2	2	1		2	1	1	
	Exposures in default	5	7	6	0	10	7	8	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	210	220	100		211	162	277	
	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)	100	100	1,404		118	118	1,105	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				26				23

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	24,630	25,290	0		21,061	24,344	0	
	Regional governments or local authorities	8,171	8,171	0		8,480	8,048	0	
	Public sector entities	2,810	2,810	0		5,087	5,087	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	44	30	2		8	10	3	
	Corporates	89	39	193		39	37	34	
	of which: SME	8	0	0		0	0	0	
	Retail	8,121	2,488	2,483		6,140	2,474	2,005	
	of which: SME	287	273	166		251	248	141	
	Secured by mortgages on immovable property and ADC exposures	240	148	40		240	161	226	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	121	39	46	81	122	32	37	89
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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)	25	25	61		9	9	23	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				125				131

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	11,118	18,113	0		14,111	15,101	0	
	Regional governments or local authorities	120	120	0		218	122	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	118	117	230		220	220	817	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	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	
	Subordinated debt exposures	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	130	130	134		16	16	140	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
BELGIUM	(in EUR, %)								
	Central governments or central banks	21,018	21,476	0		17,188	18,194	0	
	Regional governments or local authorities	6,118	4,180	0		6,050	5,107	0	
	Public sector entities	3,412	3,813	0		3,758	3,894	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	34	34	16		34	34	16	
	Corporates	639	349	333		457	364	352	
	of which: SME	186	186	120		186	117	126	
	Retail	3	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	185	185	186	10	185	118	187	68
	Items associated with particularly high risk	3	471	97		4	471	97	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	53	53	77		39	39	51	
	Collective investments undertakings (CIU)	21	21	108		155	155	198	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				10				71

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
POLAND	Central governments or central banks	11,150	14,297	100		14,751	15,534	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	707	1,331	7		1,059	2,685	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,100	1,233	1,133		1,407	1,211	1,128	
	Corporates	165	492	351		468	379	293	
	of which: SME	8,177	7,880	5,654		9,337	7,404	5,265	
	Retail	2,388	1,836	905		2,453	1,679	959	
	of which: SME	12,130	12,281	8,253		12,462	12,462	8,256	
	Secured by mortgages on immovable property and ADC exposures	102	91	50		301	92	48	
	of which: SME	162	180	139	940	520	163	182	927
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures	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)	61	61	133		88	88	219	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				470				465

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
AUSTRALIA	Central governments or central banks	1,414	1,424	0		1,600	1,700	0	
	Regional governments or local authorities	4,450	4,450	0		4,607	4,617	0	
	Public sector entities	80	80	0		79	14	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	3		0	0	0	
	Corporates	38	15	15		27	15	15	
	of which: SME	2	2	2		5	4	4	
	Retail	108	379	387		495	368	205	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property and ADC exposures	70	70	461		715	681	402	
	of which: SME	37	35	35		454	422	232	
	Exposures in default	20	12	12	11	22	9	9	12
	Items associated with particularly high risk								
	Subordinated debt exposures	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>(3)</sup>				22				21

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWITZERLAND	Central governments or central banks	50,118	50,117	0		24,040	24,152	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		0	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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)	30	30	24		14	14	35	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SPAIN	Central governments or central banks	4,096	4,093	48		3,084	3,078	0	
	Regional governments or local authorities	507	507	0		652	652	0	
	Public sector entities	64	64	0		64	64	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	10		11	11	10	
	Corporates	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	5,117	4,895	2,818		5,204	4,178	2,873	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	161	16	16	142	167	15	15	145
	Exposures in default								
	Items associated with particularly high risk	0	20	9		0	14	20	
	Subordinated debt exposures	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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				212				213

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED KINGDOM	Central governments or central banks	1,910	1,914	0		4,961	5,551	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	4	4	1		1	1	0	
	Corporates	39	2	4		35	4	3	
	of which: SME	0	0	0		0	0	0	
	Retail	4	2	1		4	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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>(3)</sup>				0				0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	Central governments or central banks	4,060	4,030	0		5,193	4,022	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3,917	3,898	0		4,087	4,022	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	2,865	470		51	2,053	450	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2,038	98	73		1,981	93	70	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	3	3	3		3	3	3	
	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								
	Subordinated debt exposures	0	22	7		0	26	8	
	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	38	38	34		40	40	33	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				4				4

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)			Exposure Value <sup>(1)</sup>		Exposure Value <sup>(1)</sup>				Exposure Value <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	127,380	72	68,989	11,861	8	31	124,454	75	69,146	12,472	7	40
	Corporates	674,596	12,066	306,209	131,121	6,118	1,562	697,266	9,146	324,021	134,649	6,096	1,463
	Corporates - Of Which: Specialized Lending	185,157	3,126	130,478	40,211	1,058	1,217	182,441	2,915	133,847	43,257	2,057	1,138
	Corporates - Of Which: SME	19,443	1,897	48,804	26,404	906	995	58,332	1,861	48,080	26,426	1,016	972
	Retail	376,852	4,136	371,209	37,929	6,266	1,266	379,365	4,214	374,005	56,158	6,234	1,251
	Retail - Secured on real estate property	350,425	3,126	346,258	48,512	5,408	820	351,182	3,394	351,138	48,734	5,514	781
	Retail - Secured on real estate property - Of Which: SME	15,330	341	14,940	3,668	212	113	14,915	328	14,910	3,762	207	109
	Retail - Secured on real estate property - Of Which: non-SME	335,095	2,785	331,318	44,844	5,186	702	336,266	3,066	336,248	44,972	5,307	676
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	26,427	820	22,851	9,377	958	446	26,493	839	22,866	9,445	1,011	467
	Retail - Other Retail - Of Which: SME	5,311	210	4,657	1,951	221	121	5,257	210	4,639	1,777	226	121
	Retail - Other Retail - Of Which: non-SME	21,117	610	18,193	7,426	737	121	21,246	630	18,227	7,668	784	342
	Equity	4,282	0	4,282	10,460	0		4,490	0	4,490	10,969	0	
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IRR Total <sup>(3)</sup>			240,763		23,892				241,660		25,161	

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGAs and PDIs from Q1 2025.<sup>(3)</sup>IRR Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</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 <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,458	70	790	750	5	23	9,524	70	4,924	708	3	26
	Corporates	92,540	1,021	71,394	22,409	801	382	94,938	987	72,799	22,511	440	385
	Corporates - Of Which: Specialized Lending	27,009	285	22,085	6,516	384	66	26,515	282	21,722	4,476	17	79
	Corporates - Of Which: SME	17,019	353	14,602	9,294	253	130	17,493	356	14,892	9,647	233	136
	Retail	124,840	683	126,517	17,862	1,846	289	126,378	715	121,783	17,583	1,989	241
	Retail - Secured on real estate property	566	124,031	14,775	1,655	207	127,200	614	125,644	14,291	1,781	177	
	Retail - Secured on real estate property - Of Which: SME	2,727	17	2,656	1,304	40	9	2,676	14	2,604	1,238	32	9
	Retail - Secured on real estate property - Of Which: non-SME	122,304	548	121,375	13,471	1,616	198	124,665	600	123,040	13,053	1,750	169
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,951	97	6,136	3,287	191	40	8,958	101	6,119	3,292	189	64
	Retail - Other Retail - Of Which: SME	1,504	30	1,229	781	83	29	1,495	30	1,280	788	84	28
	Retail - Other Retail - Of Which: non-SME	7,450	67	4,907	2,496	108	14	7,463	71	4,839	2,504	115	36
	Equity	423	0	423	974	0	0	425	0	425	970	0	0
	Collective Investments Undertakings (CIU)												
	Other non-credit obligation assets												
	IRR Total												

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGAs and PDIs from Q1 2025.

		IRR Approach															
		As of 30/09/2024							As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted									
(in EUR, %)																	
GERMANY	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,021	0	4,739	568	0	0	7,021	0	3,703	529	0	0	0	0	0	0
	Corporates	34,106	183	22,719	7,159	81	121	35,278	381	23,012	7,707	345	166				
	Corporates - Of Which: Specialized Lending	5,526	53	4,289	1,205	0	36	5,923	57	4,707	1,648	8	37				
	Corporates - Of Which: SME	1,072	1	827	214	0	1	1,312	1	1,090	349	1	1				
	Retail	108,880	923	108,870	17,683	1,911	388	110,238	982	110,227	18,047	1,951	338				
	Retail - Secured on real estate property	95,549	516	95,547	13,563	1,367	141	100,868	554	100,861	13,819	1,366	133				
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	7	0	7	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	95,540	516	95,539	13,561	1,367	141	100,861	554	100,854	13,818	1,366	133				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	9,311	408	9,303	4,120	564	247	9,430	428	9,420	4,187	585	265					
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	9,312	407	9,302	4,119	564	247	9,429	428	9,419	4,186	585	265					
Equity	25	0	25	48	0	0	25	0	25	47	0	0					
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRR Total																	

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGAs and PDIs from Q1 2025.

		IRR Approach															
		As of 30/09/2024							As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted									
(in EUR, %)																	
UNITED STATES	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16,342	0	12,842	0	1,135	0	14,910	0	11,737	0	1,428	0	0	0	0	0
	Corporates	128,033	1,074	102,518	18,341	1,110	359	143,510	1,086	116,282	19,411	1,194	398	0	0	0	0
	Corporates - Of Which: Specialized Lending	25,005	744	17,091	8,212	881	183	29,259	720	20,006	9,084	851	216	0	0	0	0
	Corporates - Of Which: SME	306	0	270	249	0	6	693	18	549	216	6	21	0	0	0	0
	Retail	136	1	132	19	1	0	131	1	128	20	1	0	0	0	0	0
	Retail - Secured on real estate property	128	1	128	17	1	0	124	1	124	18	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	127	1	127	17	1	0	123	1	123	18	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	4	2	0	0	8	0	4	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	7	0	4	2	0	0	7	0	4	2	0	0	0	0	0	0	
Equity	121	0	121	273	0	0	123	0	123	276	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRR Total																	

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>Incl. MGAs and PDIs from Q1 2025.

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
(in EUR, %)													
BELGIUM	Central banks and central governments <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	14,567	1	12,381	2,458	1	13,893	1	13,893	1	13,893	1	3
	Corporates - Of Which: Specialised Lending	10,538	1,465	39,657	17,470	688	755	53,000	1,430	40,729	18,884	756	760
	Corporates - Of Which: SME	24,238	3,031	20,268	9,184	281	333	22,035	939	18,700	8,367	267	68
	Retail	8,436	1,615	10,806	3,024	1,005	384	54,039	1,395	53,696	10,316	1,010	378
	Retail - Secured on real estate property	47,175	3,345	43,962	11,1	8,419	239	11,1	47,008	1,340	45,668	26,3	
	Retail - Secured on real estate property - Of Which: SME	12,272	336	11,856	2,598	179	102	13,964	304	13,664	2,451	170	96
	Retail - Secured on real estate property - Of Which: non-SME	35,892	1,029	35,066	5,811	642	156	35,422	1,014	34,706	13,816	835	155
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,381	289	6,754	1,623	184	126	3,271	279	6,826	1,798	205	127
	Retail - Other Retail - Of Which: SME	3,734	176	3,303	977	151	94	3,687	176	3,337	962	134	81
	Retail - Other Retail - Of Which: non-SME	3,647	94	3,395	846	13	34	7,84	103	824	71	36	
State	256	0	256	611	0	0	270	0	270	635	0	0	
collective Investments Undertakings (CIU)													
other non credit obligation assets													
sub Total													

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
POLAND	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,773	0	2,282	804	0	1	4,055	0	2,985	1,530	0	3
	Corporates	24,216	981	26,467	10,029	638	467	23,300	966	17,397	9,987	731	432
	Corporates - Of Which: Specialized Lending	3,199	128	3,002	1,234	114	44	3,026	105	2,900	1,179	98	39
	Corporates - Of Which: SME	11,027	466	9,728	5,715	344	288	12,002	474	9,116	5,006	458	259
	Retail	50	2	49	7	1	0	48	2	47	9	1	1
	Retail - Secured on real estate property	20	0	20	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	1	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40	2	39	7	1	0	37	2	36	8	1	1
	Retail - Other Retail - Of Which: SME	17	2	17	5	1	0	16	2	16	4	1	1
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0	2	2	0	0
	Equity	55	0	55	105	0	0	60	0	60	113	0	0
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IRR Total												

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. RGLAs and PSDs from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRALIA	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,890	0	2,791	881	0	0	4,255	0	1,799	154	0	0
	Corporates	13,584	43	11,295	3,534	30	30	13,897	81	11,623	3,592	50	41
	Corporates - Of Which: Specialized Lending	7,054	43	6,570	1,851	30	14	7,185	56	6,772	1,836	47	18
	Corporates - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail	42,444	409	42,449	4,586	630	42	41,632	458	41,616	4,482	581	43
	Retail - Secured on real estate property	42,402	408	42,388	4,577	627	42	41,569	458	41,554	4,474	578	43
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42,402	408	42,388	4,577	627	42	41,569	458	41,554	4,474	578	43
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	62	1	62	9	3	0	63	1	62	9	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	62	1	62	9	3	0	63	1	62	9	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IRR Total												

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. RGLAs and PSDs from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,282	0	2,380	114	0	0	2,081	0	795	137	0	0
	Corporates	33,798	97	22,262	2,884	41	15	36,871	73	24,280	2,711	92	16
	Corporates - Of Which: Specialized Lending	11,897	91	6,570	1,276	33	13	13,260	66	5,581	1,631	84	14
	Corporates - Of Which: SME	10	0	2	2	0	0	11	0	4	3	0	0
	Retail	104	3	101	19	3	1	103	3	100	18	2	1
	Retail - Secured on real estate property	84	3	82	11	3	1	83	3	81	12	2	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	82	3	80	10	3	1	81	3	79	11	2	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	19	7	0	1	21	0	19	6	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	20	0	18	7	0	1	21	0	19	6	0	0
	Equity	10	0	10	18	0	0	10	0	10	19	0	0
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IRR Total												

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. RGLAs and PSDs from Q1 2025

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	871	0	728	194	0	0	1,021	0	771	239	0	0
	Corporates	9,971	78	6,912	3,819	32	89	10,425	125	6,986	3,816	66	77
	Corporates - Of Which: Specialized Lending	4,086	15	3,545	1,761	21	42	4,043	102	3,857	1,864	50	54
	Corporates - Of Which: SME	460	21	359	711	6	12	460	20	382	260	12	11
	Retail	22,806	143	22,797	4,218	417	55	23,397	151	21,448	4,108	454	57
	Retail - Secured on real estate property	140	140	22,779	4,212	416	55	23,370	151	21,380	4,171	453	57
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22,776	140	22,775	4,211	416	55	23,366	151	21,380	4,171	453	57
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	0	18	7	0	0	27	0	19	37	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	26	0	17	6	0	0	26	0	18	36	0	0
	Equity	4	0	4	10	0	0	1	0	1	2	0	0
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IRR Total												

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. RGLAs and PSDs from Q1 2025

		IRR Approach															
		As of 30/09/2024						As of 31/12/2024									
		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		Of which: defaulted		Of which: defaulted	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	0	3,379	0	2,069	469	0	0	0	0	3,413	0	2,737	554	0	0	0
	Institutions	44,697	356	31,595	8,425	88	282	41,442	339	28,761	8,640	133	180				
	Corporates			11,570	335	7,357	2,140	41	163	12,150	393	8,054	3,199	111	162		
	Corporates - Of Which: Specialized Lending																
	Corporates - Of Which: SME		653	0	403	152	0	0	791	2	438	238	2	2			
	Retail		151	12	147	22	5	2	133	12	128	23	8	4			
	Retail - Secured on real estate property		128	5	128	16	4	1	109	5	108	15	4	1			
	Retail - Secured on real estate property - Of Which: SME		7	2	7	1	0	0	7	2	7	1	0	0			
	Retail - Secured on real estate property - Of Which: non-SME		121	0	121	15	4	1	101	3	101	14	1	0			
	Retail - Qualifying Revolving		23	7	20	6	0	0	24	7	20	8	4				
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME		23	7	20	6	0	0	24	7	20	8	4				
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0				
Equity		23	7	19	6	0	1	23	7	20	8	4					
Collective Investments Undertakings (CIU)		53	0	53	103	0	0	54	0	54	103	0	0				
Other non-credit obligation assets																	
IRB Total																	

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
	(in EUR, %)	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions					
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted							
		Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>				Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>							
Consolidated data	Central banks and central governments <sup>(3)</sup>	15,466	1	12,366	2,128	0	1	15,344	1	12,227	2,036	0	1				
	Institutions	66,450	76	59,794	12,369	0	27	60,527	26	59,771	12,713	0	21				
	Corporates	676,431	10,080	485,985	128,051	3,705	3,602	678,538	8,835	478,538	121,857	3,446	1,311				
	Corporates - Of Which: Specialised Lending	179,430	2,884	114,461	40,364	2,177	2,051	177,088	2,335	112,886	40,346	2,010	1,061				
	Corporates - Of Which: SME	46,209	1,351	40,421	17,359	1,135	625	48,361	1,385	41,286	17,058	1,259	630				
	Retail	384,474	4,009	375,477	50,453	6,566	1,261	399,054	4,209	377,556	52,731	6,592	1,305				
	Retail - Secured on real estate property	358,476	3,291	349,161	46,722	5,388	811	361,866	3,306	354,385	48,150	5,431	840				
	Retail - Secured on real estate property - Of Which: SME	6,303	111	5,964	1,424	73	49	6,476	255	5,988	1,432	66	49				
	Retail - Secured on real estate property - Of Which: non-SME	352,174	3,180	343,217	45,299	5,315	766	357,391	3,201	348,397	46,717	5,365	792				
	Retail - Qualifying Revolving	6,008	11	4,046	739	17	11	4,755	29	4,713	946	84	26				
	Retail - Other Retail	719,011	882	719,258	9,057	1,255	470	24,979	863	23,252	8,997	1,160	460				
	Retail - Other Retail - Of Which: SME	4,462	195	3,705	1,290	200	81	4,611	295	3,684	1,286	183	87				
	Retail - Other Retail - Of Which: non-SME	15,420	687	14,565	6,863	1,055	163	15,006	669	14,566	6,613	860	344				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
	IBB Total <sup>(4)</sup>				227,142						227,899						

(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) Incl. RGAs and P&amp;Is from Q2 2025

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

(4) Only the most relevant countries are disclosed. These have been selected under the following key: Countries of controversy covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
		Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>			Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>				
(in EUR, %)													
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	2,788	0	1,051	82	0	0	2,213	0	849	84	0	0
	Institutions	4,812	71	1,401	993	0	38	3,820	24	3,253	1,000	0	13
	Corporates	93,435	1,158	69,845	24,364	544	404	96,748	1,093	71,780	23,082	603	385
	Corporates - Of Which: Specialized Lending	24,435	350	20,262	4,157	89	78	24,536	344	4,604	132	12	12
	Corporates - Of Which: SME	18,178	329	16,374	6,909	348	107	18,329	320	17,029	7,000	367	101
	Retail	138,846	1,368	126,444	24,395	1,442	186	136,218	1,344	126,538	15,544	1,548	257
	Retail - Secured on real estate property	129,832	940	127,624	12,393	1,527	207	132,646	575	130,229	11,402	1,614	222
	Retail - Secured on real estate property - Of Which: SME	2,308	54	2,180	408	21	7	2,435	13	2,226	494	19	7
	Retail - Secured on real estate property - Of Which: non-SME	127,524	886	125,444	12,396	1,506	200	130,211	562	128,003	11,307	1,595	214
	Retail - Qualifying Revolving	6,490	10	3,977	722	16	11	6,540	11	4,082	739	18	12
	Retail - Other Retail	4,519	111	4,373	1,817	242	57	5,109	115	4,426	1,863	162	60
	Retail - Other Retail - Of Which: SME	2,863	30	2,426	766	57	27	3,088	29	2,463	756	52	25
	Retail - Other Retail - Of Which: non-SME	2,056	81	1,947	1,050	185	30	2,287	86	1,963	1,107	209	35
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IBB Total	0	0	0	0	0	0	0	0	0	0	0	0

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

(2) Incl. RGAs and P&amp;Is from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted			
(in EUR, %)		14	0	14	0	0	0	12	0	12	0	0	0
GERMANY	Central banks and central governments <sup>(3)</sup>	14	0	14	0	0	0	12	0	12	0	0	0
	Institutions	4,412	0	1,392	760	0	0	4,418	0	1,642	778	0	0
	Corporates	31,189	398	20,150	6,573	74	193	32,917	347	20,113	6,988	82	204
	Corporates - Of Which: Specialised Lending	5,842	57	3,686	1,159	7	39	6,320	54	4,043	1,575	80	39
	Corporates - Of Which: SME	75	2	73	24	1	0	200	2	199	40	1	0
	Retail	112,041	1,013	109,371	18,269	2,225	427	114,484	1,003	111,100	18,642	2,210	426
	Retail - Secured on real estate property	101,740	567	98,525	15,712	1,508	150	104,108	576	100,809	15,006	1,536	156
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	202,749	567	198,128	15,712	1,508	150	104,107	575	100,808	15,006	1,536	156
	Retail - Qualifying Revolving	19	0	12	3	0	0	21	0	13	3	0	0
	Retail - Other Retail	9,474	445	8,835	4,154	717	277	10,356	428	10,329	4,730	676	269
	Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	9,473	445	8,835	4,153	717	277	10,356	428	10,329	4,730	676	269
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IBB Total		0	0	0	0	0	0	0	0	0	0	0

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

(2) Incl. RGAs and P&amp;Is from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted			
(in EUR, %)													
UNITED STATES	Central banks and central governments <sup>(3)</sup>	440	0	440	39	0	0	407	0	407	37	0	0
	Institutions	11,657	0	10,084	1,851	0	0	10,880	0	9,687	1,448	0	0
	Corporates	142,070	1,020	110,780	17,790	805	392	141,455	864	113,089	17,483	631	389
	Corporates - Of Which: Specialised Lending	28,098	612	17,517	7,854	798	221	28,098	553	15,906	7,768	623	183
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail	124	1	128	17	1	0	131	1	125	17	1	0
	Retail - Secured on real estate property	128	1	124	16	1	0	129	1	120	16	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	128	1	124	16	1	0	129	1	120	16	1	0
	Retail - Qualifying Revolving	5	0	3	1	0	0	6	0	3	1	0	0
	Retail - Other Retail	5	0	5	1	0	0	6	0	6	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	6	0	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IBB Total		0	0	0	0	0	0	0	0	0	0	0

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

(2) Incl. RGAs and P&amp;Is from Q2 2025

		IRR Approach				
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		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
POLAND	Central banks and central governments <sup>(2)</sup>	540	0	621	244	0	2	1,072	0	844	319	0	0	1			
	Institutions	3,855	0	1,893	688	0	2	5,836	0	1,735	689	0	0	2			
	Corporates	24,876	990	17,474	10,162	654	462	25,421	1,009	16,648	9,485	665	490				
	Corporates - Of Which: Specialised Lending	3,241	104	2,574	1,173	103	38	3,868	105	2,841	1,220	92	39				
	Corporates - Of Which: SME	9,378	482	7,544	4,702	402	284	9,151	498	6,342	3,899	116	200				
	Retail	36	2	35	9	3	1	21	1	20	5	1	0				
	Retail - Secured on real estate property	13	0	12	1	0	0	12	0	12	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	13	0	12	1	0	0	12	0	12	1	0	0				
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	1	0	0				
	Retail - Other Retail	22	2	22	8	3	1	7	1	6	3	1	0				
	Retail - Other Retail - Of Which: SME	21	2	21	7	2	0	6	1	6	2	1	0				
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
	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).

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Interest (in %)																	
AUSTRALIA	Central banks and central governments <sup>(2)</sup>	86	0	86	8	0	0	0	0	0	0	0	891	248	0	0	
	Institutions	1,393	0	1,095	268	0	0	958	0	0	0	0	891	248	0	0	
	Corporates	13,413	91	10,533	3,278	71	44	13,584	71	10,221	3,328	77	35	0	0		
	Corporates - Of Which: Specialised Lending	6,822	68	5,500	1,654	71	25	6,953	71	5,833	1,585	77	22	0	0		
	Corporates - Of Which: SME	288	18	288	68	29	8	823	34	815	197	77	13	0	0		
	Retail	42,038	452	39,071	4,651	577	41	42,192	425	39,280	4,577	541	29	0	0		
	Retail - Secured on real estate property	41,832	451	38,965	4,600	576	41	41,968	425	39,157	4,544	539	28	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	401	38,965	4,600	576	41	41,968	425	39,157	4,544	539	28	0	0	0	
	Retail - Qualifying revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	204	1	110	31	3	0	222	0	122	33	2	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	204	1	110	31	3	0	222	0	122	33	2	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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).

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
SWITZERLAND	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,225	0	1,173	144	0	0	1,951	0	1,687	277	0	0	0	0	0	0
	Corporates	30,244	68	17,336	2,534	72	25	31,974	65	19,311	2,975	6	25	6	25	6	25
	Corporates - Of Which: Specialised Lending	12,032	63	5,659	1,424	72	12	12,103	65	9,541	1,485	6	12	6	12	6	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	103	2	100	15	1	1	104	2	101	16	1	1	1	1	1	1
	Retail - Secured on real estate property	82	2	80	9	1	0	83	2	81	10	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	82	2	80	9	1	0	83	2	81	10	1	0	0	0	0	0
	Retail - Qualifying Revolving	4	0	2	1	0	0	5	0	4	1	0	0	0	0	0	0
	Retail - Other Retail	18	0	18	6	0	0	17	0	16	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	18	6	0	0	16	0	16	4	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
SPAIN	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	570	0	568	217	0	0	707	0	1,044	286	0	0	0	0	0	0
	Corporates	10,838	129	6,162	2,081	69	77	11,458	117	6,836	3,724	72	73	0	0	0	0
	Corporates - Of Which: Specialised Lending	4,716	162	2,399	1,021	34	56	5,211	160	4,257	2,362	50	52	0	0	0	0
	Corporates - Of Which: SME	135	0	135	10	0	0	139	0	144	8	0	0	0	0	0	0
	Retail	24,086	158	24,087	4,497	472	59	24,537	187	24,529	4,742	510	61	0	0	0	0
	Retail - Secured on real estate property	24,070	158	24,069	4,492	472	59	24,511	187	24,520	4,738	510	61	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24,070	158	24,069	4,492	472	59	24,511	187	24,520	4,738	510	61	0	0	0	0
	Retail - Qualifying Revolving	11	0	7	1	0	0	14	0	9	2	0	0	0	0	0	0
	Retail - Other Retail	17	0	11	4	0	0	0	0	11	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	16	0	11	4	0	0	13	0	11	3	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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).

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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		Of which: defaulted		Of which: defaulted	
In EUR, %																	
UNITED KINGDOM	Central banks and central authorities <sup>(3)</sup>	115	0	0	151	8	0	0	0	114	0	17	7	0	0	0	0
	Institutions	3,458	0	0	3,488	421	0	0	0	3,620	0	3,650	546	0	0	0	0
	Corporates - Of Which: Specialised Lending	41,322	235	28,382	8,381	106	97	39,895	184	27,394	2,880	137	7	103			
	Corporates - Of Which: SME	11,225	220	4,364	1,367	105	72	10,870	178	6,047	150	71					
	Retail	128	10	52	2	0	0	0	31	0	11	2	0	0	0	0	0
	Retail - Secured on real estate property	105	3	303	17	5	1	304	11	106	10	14	4	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	105	3	303	17	5	1	304	11	106	10	14	4	0	0	0	0
	Retail - Qualifying revolving	0	0	3	1	0	0	0	0	0	5	2	0	0	0	0	0
	Retail - Other Retail	17	0	6	3	14	7	14	7	14	7	14	7	5	5	5	5
Equity	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
Equity	16	7	15	5	3	5	13	7	13	4	3	5					
Collateral Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

**As of 31/12/2024**

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
(min 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Austria	0	0	0	0	0	0	0	0	0	0	0	475	0	0		
[ 3M - 1Y ]		208	208	1	0	0	207	0	0	0	0	0	89	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		183	183	44	0	108	11	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		43	43	23	0	0	20	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,464	1,464	0	0	1,203	261	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		1,878	1,878	68	0	1,310	479	0	0	0	0	0	562	0	0		
[ 0 - 3M ]	Belgium	15	15	0	0	0	15	0	0	0	0	0	22	19	0		
[ 3M - 1Y ]		528	528	1	0	100	428	0	58	0	0	36	52	6	0		
[ 1Y - 2Y ]		2,089	2,089	0	5	0	2,083	0	232	0	0	141	6	0	0		
[ 2Y - 3Y ]		1,157	1,157	0	0	1,117	1,039	0	208	0	0	223	4	0	0		
[ 3Y - 5Y ]		917	917	4	0	93	820	0	557	0	0	260	58	0	0		
[ 5Y - 10Y ]		6,388	6,388	2	0	2,130	4,256	0	677	0	0	759	2	0	0	0	
[ 10Y - more ]		9,202	9,202	0	45	0	9,158	0	1,508	0	0	2,018	2	0	0		
Total		20,296	20,296	6	50	2,440	17,800	0	3,244	0	0	3,458	134	0	0	2,09	
[ 0 - 3M ]	Bulgaria	6	6	3	0	0	3	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		24	24	21	0	11	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		9	9	0	5	4	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		30	30	0	0	3	27	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		27	27	1	0	26	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0		
Total		106	106	26	0	47	33	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	30	30	0	0	0	30	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		32	32	0	0	32	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		64	64	0	0	64	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		21	21	0	0	21	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		385	385	0	0	385	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		533	533	1	0	503	30	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Denmark																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Estonia	1	1	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1	1	0	0	0	0	0	0	0	0	0	0	0	0		

## 2025 EU-wide Transparency Exercise

ING Groep N.V.

As of 31/12/2024

		As of 31/12/2024													Risk weighted exposure amount	
		Direct exposures														
(min 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		584	584	0	0	206	379	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		20	20	80	0	10	30	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		286	286	0	0	0	210	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,049	1,049	0	0	666	383	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		1,944	1,944	80	0	882	992	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	26	26	26	0	0	0	0	0	0	0	0	1,442	0	0	
[ 3M - 1Y ]		141	141	1	0	78	62	0	46	0	0	0	263	0	0	
[ 1Y - 2Y ]		17	17	0	0	17	0	0	1	0	0	0	0	0	0	
[ 2Y - 3Y ]		182	182	24	0	0	158	0	1	0	0	0	0	0	0	
[ 3Y - 5Y ]		2,439	2,439	115	0	0	2,258	0	1	0	0	0	0	0	0	
[ 5Y - 10Y ]		3,125	3,125	0	0	5,614	1,480	0	40	0	0	0	0	0	0	
[ 10Y + more ]	440	440	0	0	115	325	0	0	0	0	0	0	0	0		
Total		6,391	6,391	167	0	5,940	4,284	0	50	0	0	1,756	0	0	0	
[ 0 - 3M ]	Germany	3,558	3,558	101	0	20	3,337	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		234	234	2	0	74	157	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		230	230	4	0	7	218	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		423	423	3	0	0	44	0	377	0	0	0	0	0	0	
[ 3Y - 5Y ]		803	803	30	0	104	670	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		2,348	2,348	2	0	493	1,831	0	40	0	0	0	0	0	0	
[ 10Y + more ]	2	2	2	0	2	0	0	0	0	0	0	0	0	0		
Total		7,678	7,678	166	0	743	6,270	0	40	0	0	0	0	0	0	
[ 0 - 3M ]	Croatia	6	6	6	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		4	4	4	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		17	17	17	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Greece															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y + more ]																
Total																
[ 0 - 3M ]	Hungary	18	18	18	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		365	365	2	0	0	363	0	270	0	0	0	0	0	0	
[ 1Y - 2Y ]		38	38	113	0	0	20	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		157	157	0	0	0	156	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		27	27	27	0	0	0	0	471	0	0	0	0	0	0	
[ 5Y - 10Y ]		9	9	9	0	0	0	0	85	0	0	0	0	0	0	
[ 10Y + more ]	32	32	32	0	0	0	0	0	0	279	0	0	0	0		
Total		640	640	100	0	0	540	0	841	0	279	0	0	0	0	60
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		48	48	0	0	0	48	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		283	283	0	0	253	29	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		331	331	0	0	301	28	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Italy	1	1	1	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		34	34	50	0	0	4	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		50	50	50	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		689	689	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1,182	1,182	0	0	0	1,181	1	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		39	39	0	0	0	39	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		2,019	2,019	101	0	1,870	47	0	0	0	0	0	0	0	0	

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
		Non-derivative financial assets by accounting portfolio								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 ]	Latvia	1	1	1	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		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			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		1	1	1	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		1	1	1	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		3	3	3	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Lithuania	4	4	4	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		3	3	3	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		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			
[ 3Y - 5Y ]		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			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		7	7	7	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Luxembourg	15	15	15	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		1	1	1	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		69	69	21	0	0	0	48	0	0	0	0	0			
[ 3Y - 5Y ]		31	31	0	0	0	0	31	0	0	0	0	0			
[ 5Y - 10Y ]		2	2	0	0	0	0	2	0	0	0	0	0			
[ 10Y - more ]		74	74	22	0	0	52	0	0	0	0	0	0			
Total		62	62	0	0	0	62	0	0	0	0	0	0			
Total		240	240	44	0	0	196	0	0	0	0	0	0			
[ 0 - 3M ]	Malta	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			
[ 1Y - 2Y ]		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			
[ 3Y - 5Y ]		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			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Netherlands	12	12	6	0	0	0	0	0	2	0	0	0			
[ 3M - 1Y ]		84	84	2	0	0	0	82	0	48	0	0	0			
[ 1Y - 2Y ]		39	39	0	0	0	0	39	0	79	0	1	0			
[ 2Y - 3Y ]		89	89	56	0	0	0	33	0	111	0	6	0			
[ 3Y - 5Y ]		304	304	236	0	0	0	78	0	90	0	0	0			
[ 5Y - 10Y ]		1,760	1,760	51	0	0	0	979	0	147	0	0	0			
[ 10Y - more ]		897	897	0	0	0	439	0	97	0	17	0				
Total		3,184	3,184	341	0	0	1,497	1,406	0	24	24	0	0			
[ 0 - 3M ]	Poland	201	201	15	0	0	0	186	0	189	0	0	0			
[ 3M - 1Y ]		1,275	1,275	18	0	0	0	292	0	967	0	0	0			
[ 1Y - 2Y ]		2,294	2,294	0	2	1,721	0	571	0	0	0	0	0			
[ 2Y - 3Y ]		2,153	2,153	1	0	1,311	0	841	0	0	0	0	0			
[ 3Y - 5Y ]		3,556	3,556	3	0	2,483	0	1,070	0	0	0	0	0			
[ 5Y - 10Y ]		816	816	4	0	389	0	444	0	0	0	0	0			
[ 10Y - more ]		90	90	0	0	0	90	0	0	0	0	0				
Total		10,347	10,347	39	2	6,176	4,131	0	0	0	0	0	0			
[ 0 - 3M ]	Portugal	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			
[ 1Y - 2Y ]		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			
[ 3Y - 5Y ]		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			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Romania	276	276	26	0	225	0	24	0	0	0	0	0			
[ 3M - 1Y ]		252	252	25	0	124	0	103	0	0	0	0	0			
[ 1Y - 2Y ]		440	440	109	0	234	0	96	0	0	0	0	0			
[ 2Y - 3Y ]		334	334	25	0	136	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		217	217	8	0	62	0	147	0	0	0	0	0			
[ 5Y - 10Y ]		16	16	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		33	33	0	0	0	0	0	0	0	0	0	0			
Total		1,566	1,566	243	0	838	486	0	0	0	0	0	0			

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2024

		As of 31/12/2024															
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
														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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
				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 ]	Australia	96	96	0	0	0	60	36	0	0	0	390	0	0	0		
[ 3M - 1Y ]		220	220	0	0	0	67	153	0	0	0	122	0	0	0		
[ 1Y - 2Y ]		828	828	0	0	0	325	503	0	0	0	42	0	0	0		
[ 2Y - 3Y ]		486	486	0	0	0	340	145	0	0	0	75	0	0	0		
[ 3Y - 5Y ]		1,080	1,080	0	0	0	818	262	0	36	0	66	0	0	0		
[ 5Y - 10Y ]		2,125	2,125	0	0	0	1,237	887	0	0	0	29	0	0	0		
[ 10Y - more ]		300	300	0	0	0	419	162	0	0	0	0	0	0	0		
Total		5,415	5,415	0	0	0	3,266	2,149	0	36	0	786	0	0	0	8	
[ 0 - 3M ]	Canada	206	206	0	0	0	0	206	0	0	0	0	0	0	0		
[ 3M - 1Y ]		297	297	0	0	0	43	253	0	114	0	0	0	0	0		
[ 1Y - 2Y ]		55	55	0	0	0	24	31	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		155	155	0	0	0	46	108	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		15	15	0	0	0	6	9	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		814	814	3	0	0	524	287	0	0	0	0	0	0	0		
[ 10Y - more ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,542	1,542	3	0	0	648	895	0	114	0	0	0	0	0	4	
[ 0 - 3M ]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		99	99	0	0	0	99	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		99	99	0	0	0	99	0	0	0	0	0	0	0	0	2	
[ 0 - 3M ]	Japan	18	18	0	0	0	0	18	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		37	37	0	0	0	37	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	U.S.	357	357	5	0	0	0	351	0	0	0	0	0	0	0		
[ 3M - 1Y ]		398	398	1	0	0	0	397	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		2,451	2,451	0	1	0	246	2,204	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		3,444	3,444	0	6	0	916	2,522	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		3,522	3,522	153	0	0	2,143	1,222	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		4,088	4,088	1,412	8	0	2,152	516	0	0	0	0	0	0	0		
[ 10Y - more ]		3,524	3,524	396	870	0	751	1,507	0	0	0	0	0	0	0		
Total		17,783	17,783	1,967	887	0	6,296	6,720	0	0	0	0	0	0	0	3	
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 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	0	
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 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	0	
[ 0 - 3M ]	Other advanced economies non-EEA	2	2	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		81	81	73	0	0	5	0	0	207	0	343	0	0	0		
[ 1Y - 2Y ]		106	106	106	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		42	42	42	0	0	0	0	0	167	0	138	0	0	0		
[ 5Y - 10Y ]		151	151	151	0	0	0	0	0	101	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		382	382	374	3	0	5	0	0	1,113	0	967	0	0	0	12	

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount	
		Direct exposures																
		On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
														Nominal	Provisions			
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					
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	43	43	43	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		36	36	36	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		143	143	15	0	3	125	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		95	95	16	0	39	60	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		477	477	44	0	121	312	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		226	226	83	0	0	143	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		293	293	2	0	0	289	0	0	0	0	0	0	0	0	0		
Total		1,311	1,311	239	0	143	929	0	0	0	0	0	0	0	0	156		
[ 0 - 3M ]	Middle East	37	37	37	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		16	16	16	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		308	308	308	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		114	114	114	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		16	16	16	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		13	13	13	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		35	35	35	0	0	0	0	0	0	0	0	0	0	0			
Total		538	538	6	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Latin America and the Caribbean	1	1	0	0	0	1	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		64	64	0	0	0	64	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		66	66	0	0	0	65	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Africa	12	12	12	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		13	13	13	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		16	16	3	0	0	13	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		25	25	5	0	0	20	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		45	45	2	0	0	43	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		380	380	6	0	0	374	0	0	0	0	0	0	0	0			
[ 10Y - more ]		202	202	57	0	0	144	0	0	0	0	0	0	0	0			
Total		692	692	96	0	0	596	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Others <sup>(2)</sup>	34	34	34	0	0	0	0	0	493	0	307	0	0	0			
[ 3M - 1Y ]		228	228	204	0	0	24	0	0	229	0	115	0	0	0			
[ 1Y - 2Y ]		6	6	6	0	0	0	0	0	17	0	0	0	0	0			
[ 2Y - 3Y ]		1	1	1	0	0	0	0	0	200	0	10	0	0	0			
[ 3Y - 5Y ]		933	933	20	0	0	285	0	0	85	0	1	0	0	0			
[ 5Y - 10Y ]		1,716	1,716	13	0	1,790	414	0	0	0	0	0	0	0	0			
[ 10Y - more ]		361	361	37	12	245	66	0	0	0	0	0	0	0	0			
Total		3,275	3,275	315	12	2,160	789	0	1,024	0	629	1	0	0	51			

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

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

## Regions:

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

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

Middle East: Bahrain, Djibouti, 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 Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.



## 2025 EU-wide Transparency Exercise

ING Groep N.V.

As of 30/06/2025

		As of 30/06/2025																	
		Direct exposures																	
(min 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount					
				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	593 0 21 0 362 856 216	593 0 21 0 362 856 216	0 0 0 0 0 0 0	0 0 0 0 0 0 0	208 0 102 0 46 374 140	585 0 10 0 115 282 75	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		France	167 97 387 783 2,299 3,196 458	167 97 387 783 2,299 3,196 458	167 0 0 0 0 0 0	167 0 0 0 0 0 0	978 69 17 0 247 1,307 108	1,068 29 350 734 2,052 1,638 330	0 0 0 0 0 0 0	0 294 0 734 0 48 0	0 0 0 0 0 50 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			Germany	4,061 262 770 124 1,505 2,802 90	4,061 262 770 124 1,505 2,802 90	0 0 0 0 0 0 0	0 0 0 0 29 115 22	1,948 0 45 0 144 717 60	5,121 5,925 725 110 1,333 1,970 39	0 0 0 0 0 0 0	0 0 0 0 0 0 0	50 121 0 0 0 40 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				Croatia	0 0 0 0 0 2 10	0 0 0 0 0 2 10	0 0 0 0 0 0 0	0 0 0 0 0 2 10	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total					Greece	33 0 0 0 0 0 0	33 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total						Hungary	39 300 236 0 42 20 53	39 300 236 0 42 20 53	27 4 30 0 1 20 53	0 0 0 0 0 0 0	0 0 0 0 0 0 0	12 286 206 0 42 60 336	0 0 0 0 0 0 0	0 270 0 471 0 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							Ireland	0 0 48 0 0 407 0	0 0 48 0 0 407 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 48 0 0 278 0	0 0 0 0 0 130 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy							456 1 360 373 155 1,173 376	456 1 360 373 155 1,173 376	1 1 0 0 0 13 0	0 0 0 0 0 0 0	320 0 208 373 155 1,169 340	130 0 4 0 0 2 36	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(min 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7	7	7	0	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	0	0	
[ 3M - 1Y ]		39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		112	112	41	0	0	0	71	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		3	3	3	0	0	0	3	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		33	33	0	0	0	0	33	0	0	0	0	0	0	0	0	
[ 10Y - more ]		61	61	0	0	0	61	0	0	0	0	0	0	0	0	0	
Total		267	267	89	0	0	188	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Netherlands	32	32	1	0	0	31	0	5	0	1	0	1	0	0	0	
[ 3M - 1Y ]		82	82	0	0	0	82	0	58	0	1	0	82	0	0	0	
[ 1Y - 2Y ]		35	35	0	0	0	35	0	72	0	6	0	6	0	0	0	
[ 2Y - 3Y ]		91	91	64	0	0	27	0	90	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		336	336	23	0	0	204	0	109	0	89	12	0	0	0	0	
[ 5Y - 10Y ]		1,368	1,368	0	0	1,132	836	0	132	0	0	0	0	0	0	0	
[ 10Y - more ]		2,087	2,087	0	0	969	1,118	96	0	16	0	0	0	0	0	0	
Total		4,630	4,630	88	0	0	2,396	2,237	541	30	0	0	0	0	0	87	
[ 0 - 3M ]	Poland	250	250	0	0	0	250	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		675	675	1	0	0	674	0	133	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		2,669	2,669	0	0	0	2,669	0	572	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		2,053	2,053	0	0	0	794	1,259	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		4,909	4,909	4	0	0	3,989	917	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,091	1,091	2	0	0	397	691	0	0	0	0	0	0	0	0	
[ 10Y - more ]		49	49	0	0	0	48	0	0	0	0	0	0	0	0	0	
Total		11,696	11,696	7	0	0	7,819	3,870	0	0	0	0	0	0	0	339	
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Romania	267	267	4	0	0	161	102	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		225	225	5	0	0	127	92	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		156	156	2	0	0	153	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		443	443	12	0	0	254	176	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		90	90	11	0	0	80	10	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	
Total		1,215	1,215	69	0	0	696	450	0	0	0	0	0	0	0	0	

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2025

		As of 30/06/2025													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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 ]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		168	168	0	100	68	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		168	168	0	0	100	68	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 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
[ 0 - 3M ]	Spain	1,565	1,565	0	0	0	1,564	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		875	875	0	0	875	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		721	721	137	584	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3,713	3,713	2	1,885	1,826	0	0	0	0	0	0	0	0	0
[ 10Y+ more		348	348	788	50	0	0	0	0	0	0	0	0	0	0
Total		7,223	7,223	4	0	2,420	4,899	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		39	39	0	0	39	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		39	39	0	0	39	39	0	0	0	0	0	0	0	0
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	354	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	120	55	0	0	0	0	0
[ 1Y - 2Y ]		57	57	57	0	0	0	0	157	186	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	67	5	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more		6	6	0	0	6	0	0	0	0	0	0	0	0	0
Total		64	64	57	0	6	0	715	291	0	0	0	0	0	0
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 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
[ 0 - 3M ]	Liechtenstein														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more															
Total															
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 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

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
														Nominal	Provisions		
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						
[ 0 - 3M ]	Australia	62	62	0	0	29	33	0	0	0	0	0	0	0			
[ 3M - 1Y ]		445	445	0	0	107	338	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		487	487	0	0	304	184	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		560	560	0	0	389	171	0	70	0	0	0	0	0			
[ 3Y - 5Y ]		1,054	1,054	0	0	654	400	0	52	0	0	0	0	0			
[ 5Y - 10Y ]		1,833	1,833	0	0	1,198	635	0	0	0	0	0	0	0			
[ 10Y - more ]		407	407	0	0	286	121	0	0	0	0	0	0	0			
Total		4,848	4,848	0	0	2,965	1,883	0	122	0	0	0	0	0			
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	119	0	0	0	0			
[ 3M - 1Y ]		209	209	0	0	24	185	0	111	0	0	0	0	0			
[ 1Y - 2Y ]		154	154	0	0	46	108	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		15	15	0	0	6	9	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		1,023	1,023	0	0	646	377	0	0	0	0	0	0	0			
[ 10Y - more ]		90	90	0	0	90	0	0	0	0	0	0	0	0			
Total		1,491	1,491	0	0	812	671	0	230	0	0	0	0	0			
[ 0 - 3M ]	Hong Kong	87	87	0	0	0	87	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	2	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 ]		4	4	0	0	4	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		93	93	6	0	0	87	0	0	0	0	0	0	0			
[ 0 - 3M ]	Japan	29	29	0	0	0	29	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		37	37	8	0	0	29	0	0	0	0	0	0	0			
[ 0 - 3M ]	U.S.	122	122	0	0	0	122	0	0	0	0	0	0	0			
[ 3M - 1Y ]		333	333	0	0	0	333	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		2,512	2,512	0	1	0	2,511	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		3,373	3,373	0	2	1,384	1,986	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		3,535	3,535	0	1	2,737	797	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		1,839	1,839	3	39	1,257	541	0	0	0	0	0	0	0			
[ 10Y - more ]		2,632	2,632	125	636	542	1,330	0	0	0	0	0	0	0			
Total		14,326	14,326	128	659	5,921	7,618	0	0	0	0	0	0	0			
[ 0 - 3M ]	China	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 ]		1	1	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		25	25	0	26	0	26	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		26	26	26	26	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Switzerland	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 - 3M ]	Other advanced economies non-EEA	177	177	143	3	0	31	0	2,613	0	335	0	0	0			
[ 3M - 1Y ]		1,552	1,552	1,273	0	0	279	0	43	0	619	0	0	0			
[ 1Y - 2Y ]		382	382	379	3	0	0	0	0	0	275	0	0	0			
[ 2Y - 3Y ]		36	36	36	0	0	0	0	160	0	49	0	0	0			
[ 3Y - 5Y ]		11	11	11	0	0	0	0	11	0	186	0	0	0			
[ 5Y - 10Y ]		191	191	191	0	0	0	0	104	0	0	0	0	0			
[ 10Y - more ]		5	5	0	5	5	0	6	0	0	0	0	0	0			
Total		2,353	2,353	2,093	6	5	309	0	2,926	0	1,467	0	0	0			

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2025

		As of 30/06/2025														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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 ]	Other Central and eastern Europe countries non EEA	2	2	2	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		72	72	4	0	5	63	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		92	92	3	0	0	10	79	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		348	348	148	12	39	98	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		348	348	32	0	156	158	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		165	165	43	0	0	123	0	0	0	0	0	0	0	0	
[ 10Y - more ]		334	334	0	0	0	334	0	0	0	0	0	0	0	0	
Total		3,300	3,300	95	0	211	894	0	0	0	0	0	0	0	0	141
[ 0 - 3M ]	Middle East	12	12	12	0	0	0	0	4	0	0	0	0	0	0	
[ 3M - 1Y ]		23	23	23	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		122	122	122	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		155	155	155	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		25	25	25	0	0	0	0	0	0	0	0	0	0	0	
Total		343	343	343	0	0	0	0	4	0	0	0	0	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		51	51	0	0	0	51	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		52	52	1	0	0	51	0	0	0	0	0	0	0	0	1
[ 0 - 3M ]	Africa	20	20	20	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		14	14	13	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		29	29	0	0	0	29	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		37	37	1	0	0	36	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		450	450	35	0	0	415	0	0	0	0	0	0	0	0	
[ 10Y - more ]		135	135	75	0	0	109	0	0	0	0	0	0	0	0	
Total		734	734	144	0	0	590	0	0	0	0	0	0	0	0	37
[ 0 - 3M ]	Others <sup>(2)</sup>	38	38	38	0	0	0	0	2,091	0	265	0	0	0	0	
[ 3M - 1Y ]		3	3	3	0	0	0	0	475	0	0	0	0	0	0	
[ 1Y - 2Y ]		292	292	35	0	0	257	0	100	0	10	0	0	0	0	
[ 2Y - 3Y ]		209	209	6	0	0	203	0	185	0	0	0	0	0	0	
[ 3Y - 5Y ]		1,103	1,103	33	0	775	295	0	0	0	89	1	0	0	0	
[ 5Y - 10Y ]		2,067	2,067	39	0	1,546	481	0	0	0	0	0	0	0	0	
[ 10Y - more ]		578	578	40	12	235	271	0	0	0	0	0	0	0	0	
Total		4,289	4,289	194	12	2,576	1,508	0	2,851	0	364	1	0	0	0	14

## Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

## Regions:

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

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

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

Latin America: Argentina, Bolivia, 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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

	As of 30/09/2024															As of 30/12/2024														
	Gross carrying amount/ Nominal amount															Gross carrying amount/ Nominal amount														
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>										Collateral and financial guarantees received on non-performing exposures					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>										Collateral and financial guarantees received on non-performing exposures				
	On performing exposures <sup>(1)</sup>					On non-performing exposures <sup>(1)</sup>					Of which stage 2	Of which stage 3	Of which stage 4	Of which stage 5	On performing exposures <sup>(1)</sup>					On non-performing exposures <sup>(1)</sup>					Of which stage 2	Of which stage 3	Of which stage 4	Of which stage 5		
	Of which performing	Of which stage 2	Of which performing but past due 30 days and <180 days	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3	Of which stage 4	Of which stage 5	Of which performing					Of which stage 2	Of which performing but past due 30 days and <180 days	Of which stage 2	Of which stage 3	Of which stage 4	Of which stage 5	Of which performing	Of which stage 2	Of which performing but past due 30 days and <180 days	Of which stage 2					Of which stage 3	Of which stage 4
(in € bn)																														
Cash balances at central banks and other demand deposits	180,263	180,263	896	0	0	0	0	0	0	16	4	0	0	0	0	71,916	71,911	1,139	0	0	0	0	0	15	14	0	0	0		
Debt securities (including at amortised cost and fair value)	96,809	96,809	639	0	0	0	0	0	0	26	4	0	0	0	0	98,096	98,092	135	0	0	0	0	0	27	4	0	0	0		
Central banks	2,277	2,277	0	0	0	0	0	0	0	0	0	0	0	0	0	3,346	3,346	0	0	0	0	0	0	0	0	0	0	0		
General governments	66,792	66,792	62	0	0	0	0	0	0	25	4	0	0	0	0	62,289	62,289	126	0	0	0	0	0	25	4	0	0	0		
Credit institutions	26,716	26,716	198	0	0	0	0	0	0	1	0	0	0	0	0	26,946	26,866	0	0	0	0	0	0	2	0	0	0	0		
Other financial corporations	5,947	5,947	0	0	0	0	0	0	0	4	0	0	0	0	0	7,033	7,033	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,311	1,311	0	0	0	0	0	0	0	0	0	0	0	0	0	1,094	1,094	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	764,138	762,067	54,144	1,266	12,072	0	12,072	12,761	1,476	1,069	4,571	0	4,593	6,265	766,141	762,067	66,476	1,466	12,065	0	12,065	12,794	1,466	1,062	4,466	0	4,381	6,270		
Central banks	1,811	1,811	0	0	0	0	0	0	0	0	0	0	0	0	6,272	6,272	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	17,733	17,472	234	5	261	0	261	261	5	1	19	0	18	241	19,076	18,822	467	5	251	0	251	8	3	19	0	18	221	0		
Credit institutions	43,602	43,520	31	0	82	0	82	82	2	0	11	0	11	69	35,669	35,594	160	0	75	0	75	3	0	11	0	11	12	0		
Other financial corporations	86,960	86,686	1,974	2	234	0	234	234	50	37	107	0	107	82	82,136	81,968	2,361	21	158	0	158	158	16	42	104	0	104	0		
Non-financial corporations	232,805	231,218	23,062	224	7,187	0	7,187	7,464	714	531	9,131	0	9,134	2,075	237,142	236,621	30,291	614	7,517	0	7,517	7,456	645	471	9,017	0	9,002	1,064		
of which: small and medium sized enterprises	38,122	38,611	5,519	70	1,501	0	1,501	1,501	185	131	651	0	651	707	37,860	38,495	5,325	111	1,474	0	1,474	1,474	172	124	659	0	652	0		
of which: Loans collateralised by commercial immovable property	58,432	58,639	7,664	15	1,793	0	1,793	1,793	94	71	570	0	570	1,108	56,559	56,592	7,221	73	1,817	0	1,817	1,817	82	94	589	0	582	0		
Households	281,248	276,340	28,824	1,026	4,636	0	4,636	4,754	705	526	1,311	0	1,312	2,934	285,850	288,814	33,461	1,009	5,091	0	5,091	4,872	737	564	1,244	0	1,261	0		
of which: Loans collateralised by residential immovable property	248,563	241,272	25,390	811	3,231	0	3,231	3,236	298	213	468	0	407	2,794	245,799	242,121	28,197	792	3,278	0	3,278	3,278	280	238	448	0	443	2,800		
of which: Credit for consumption	16,541	16,512	1,490	142	1,212	0	1,212	821	198	90	490	0	492	88	19,099	18,841	1,490	142	1,038	0	1,038	960	209	100	481	0	481	0		
DEBT INSTRUMENTS other than IFT	986,291	986,141	55,608	1,266	12,072	0	12,072	12,761	1,476	1,069	4,571	0	4,593	6,265	988,099	988,034	42,799	2,459	12,065	0	12,065	12,794	2,440	1,062	4,411	0	4,390	6,270		
OFF-BALANCE SHEET EXPOSURES	282,024	280,748	10,110	0	0	0	0	0	852	863	44	0	0	0	0	280,266	280,274	11,182	0	0	0	718	718	47	0	0	0	94	0	

<sup>(1)</sup> For the definition of an off-balance sheet exposure refer to Article 12(1) of Regulation (EU) No 175/2013 (SME)

<sup>(2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provision for off-balance sheet measures.

<sup>(3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 of ISRS), which follows a sign convention based on a credit/loss conversion, as explained in Annex 2 Part 1 paragraphs 12 and 13 (paragraphs 20.01-02). It is in superseding meaning. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

<sup>(5)</sup> From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

Description	As of 30/06/2025													As of 30/06/2025																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>													Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	Of which performing <sup>(2)</sup>					Of which non-performing <sup>(3)</sup>								Of which performing <sup>(2)</sup>					Of which non-performing <sup>(3)</sup>								Of which performing <sup>(2)</sup>					Of which non-performing <sup>(3)</sup>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Of which performing	Of which Stage 2	Of which performing and past due 30 days and <90 days	Of which Stage 3	Of which defaulted	Of which Stage 3 <sup>(4)</sup>	Of which Stage 2	Of which performing	Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>	Of which performing	Of which Stage 2	Of which performing and past due 30 days and <90 days	Of which Stage 3	Of which defaulted	Of which Stage 3 <sup>(4)</sup>	Of which Stage 2	Of which performing	Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>	Of which performing	Of which Stage 2	Of which performing and past due 30 days and <90 days	Of which Stage 3	Of which defaulted	Of which Stage 3 <sup>(4)</sup>	Of which Stage 2	Of which performing	Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>	Of which performing	Of which Stage 2	Of which performing and past due 30 days and <90 days	Of which Stage 3	Of which defaulted	Of which Stage 3 <sup>(4)</sup>	Of which Stage 2	Of which performing	Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Cash balances at central banks and other demand deposits	97,875	97,875	1,111	0	0	0	24	24	0	0	0	78,037	78,037	840	0	0	0	34	14	14	0	0	0	100,147	100,147	132	0	0	0	26	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0</

(1) For the off-balance sheet exposures, please refer to Article 3(1)(c) of Regulation (EU) No 104/2013 (SME).

(2) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).

(3) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MTF and provisions for off-balance sheet exposures).

(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 increasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.18.10 (1) 20.05), which follows the sign convention based on a credit-risk convention, as explained in Annex A of the IFRS9 (paragraphs 10 and 11 of Regulation (EU) 2013/1032, (17) in Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is borrowed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments are generally reported with a positive sign.

(5) From June 2024, the figures vary slightly from the previous period as the provisions on off-balance sheet instruments are now reported with a positive sign, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 30/09/2024						As of 31/12/2024					
	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)	13,510	5,589	1,952	1,820	8,597	2,567	13,156	5,770	1,938	1,813	8,373	2,738
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	19	0	0	19	19	19	16	0	0	19	16
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	448	87	55	55	314	22	346	88	64	58	206	25
Non-financial corporations	8,573	3,610	1,531	1,427	4,570	1,272	8,309	3,760	1,517	1,421	4,460	1,422
of which: small and medium-sized enterprises	1,009	463	216	204	669		1,012	460	221	209	674	
Households	4,470	1,872	366	338	3,694	1,254	4,481	1,906	358	334	3,689	1,276
DEBT INSTRUMENTS other than HFT	13,510	5,589	1,952	1,820	8,597		13,156	5,770	1,938	1,813	8,373	
Loan commitments given	1,153	152	18	13	420	69	1,193	202	19	13	487	94
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(1)</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(1)</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<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 10 and 11 of Regulation (EU) 2021/451- 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>(3)</sup> The information 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.

## 2025 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 31/03/2025						As of 30/06/2025					
	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 (2)		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 (2)		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)	13,588	5,910	2,015	1,876	8,485	2,844	13,157	5,503	1,969	1,811	8,184	2,628
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	15	0	0	17	14	18	15	0	0	17	15
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	355	76	61	57	217	13	148	81	57	54	91	27
Non-financial corporations	8,746	3,917	1,578	1,469	4,580	1,546	8,357	3,511	1,548	1,418	4,211	1,321
of which: small and medium-sized enterprises	953	470	188	175	655		1,066	540	221	204	682	
Households	4,469	1,902	376	351	3,672	1,269	4,634	1,895	364	338	3,865	1,265
DEBT INSTRUMENTS other than HFT	13,588	5,910	2,015	1,876	8,485		13,157	5,503	1,969	1,811	8,184	
Loan commitments given	1,541	162	25	12	458	75	1,315	115	19	9	387	53
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

**2025 EU-wide Transparency Exercise**  
Breakdown of loans and advances to non-financial corporations other than held for trading  
ING Groep N.V.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		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	3,101	90	90	3,100	44	0	3,161	83	83	3,161	40	0	3,117	79	79	3,116	43	0	3,205	73	73	3,205	40	0
B Mining and quarrying	7,270	670	670	7,256	268	0	7,469	531	531	7,466	241	0	7,178	468	468	7,178	233	0	6,080	360	360	6,064	184	0
C Manufacturing	46,742	1,620	1,620	46,445	964	0	47,738	1,678	1,678	47,501	899	0	47,280	1,734	1,734	46,476	849	0	40,410	1,685	1,685	48,347	887	0
D Electricity, gas, steam and air conditioning supply	18,840	280	280	18,828	116	0	19,862	471	471	19,426	133	0	20,536	469	469	19,786	130	0	19,932	365	365	19,255	125	0
E Water supply	2,763	281	281	2,763	240	0	2,848	163	163	2,848	142	0	2,871	43	43	2,871	25	0	2,678	42	42	2,678	27	0
F Construction	10,192	403	403	9,972	230	0	10,010	435	435	9,984	232	0	10,387	439	439	10,312	230	0	8,924	389	389	8,840	204	0
G Wholesale and retail trade	34,639	1,382	1,382	34,621	700	0	35,836	1,263	1,263	35,834	736	0	36,747	1,314	1,314	36,631	857	0	37,381	1,347	1,347	37,201	788	0
H Transport and storage	24,841	629	629	24,737	173	0	25,060	539	539	25,060	188	0	24,241	538	538	24,241	178	0	22,544	511	511	22,544	162	0
I Accommodation and food service activities	2,154	186	186	2,154	91	0	2,201	182	182	2,201	80	0	2,288	186	186	2,288	83	0	2,267	166	166	2,267	85	0
J Information and communication	16,784	379	379	16,208	274	0	17,285	289	289	16,997	178	0	16,495	246	246	16,009	204	0	16,790	240	240	16,096	214	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	34,275	1,052	1,052	34,240	341	0	34,258	1,173	1,173	34,220	362	0	33,241	1,150	1,150	33,207	389	0	35,568	1,068	1,068	35,149	462	0
M Professional, scientific and technical activities	8,494	201	201	8,483	157	0	8,690	209	209	8,675	169	0	8,472	254	254	8,447	180	0	8,468	234	234	8,438	167	0
N Administrative and support service activities	13,215	317	317	13,215	176	0	13,611	328	328	13,604	181	0	13,656	300	300	13,656	156	0	13,632	237	237	13,490	141	0
O Public administration and defence, compulsory social security	1,286	0	0	1,286	0	0	1,236	0	0	1,236	0	0	1,237	0	0	1,237	0	0	1,269	0	0	1,269	0	0
P Education	292	3	3	292	3	0	240	3	3	240	2	0	566	3	3	254	3	0	257	7	7	257	4	0
Q Human health services and social work activities	5,959	88	88	5,959	47	0	5,994	162	162	5,983	61	0	6,022	100	100	6,022	53	0	6,133	25	25	6,133	44	0
R Arts, entertainment and recreation	776	11	11	776	9	0	795	16	16	795	8	0	760	24	24	760	10	0	780	21	21	780	11	0
S Other services	1,181	16	16	1,181	12	0	849	12	12	849	9	0	844	14	14	844	10	0	1,331	16	16	1,331	11	0
Loans and advances	232,805	7,587	7,587	231,518	3,845	0	232,142	7,517	7,517	236,079	3,662	0	225,938	7,825	7,825	233,134	3,637	0	236,651	6,795	6,795	233,344	3,556	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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)