2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

ING Groep N.V.

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	14,806		16,535	16,995	17,104	12,518	14,630	14,602
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,455		1,871	1,871	1,871	-1,120	949	949
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,170		-1,121	-1,000	-982	-6,777	-2,536	-1,537
4	**Profit or (-) loss for the year**	**6,539**		**6,303**	**6,325**	**6,049**	**-3,846**	**2,054**	**2,484**
5	Coverage ratio: non-performing exposure (%)	34.56%		31.07%	28.29%	26.41%	33.83%	31.45%	29.61%
6	Common Equity Tier 1 capital	45,260	45,106	44,564	43,700	43,767	39,280	40,756	40,966
7	Total Risk exposure amount (all transitional adjustments included)	333,708	328,868	332,202	335,587	339,280	352,088	372,710	385,353
8	**Common Equity Tier 1 ratio, %**	**13.56%**	**13.72%**	**13.41%**	**13.02%**	**12.90%**	**11.16%**	**10.93%**	**10.63%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**13.56%**	**12.29%**	**12.11%**	**11.86%**	**11.85%**	**10.53%**	**10.61%**	**10.41%**
10	Tier 1 capital	53,291	53,138	52,595	51,731	51,799	47,311	48,787	48,997
11	Total leverage ratio exposures	1,129,689		1,129,689	1,129,689	1,129,689	1,129,689	1,129,689	1,129,689
12	**Leverage ratio, %**	**4.72%**	**4.70%**	**4.66%**	**4.58%**	**4.59%**	**4.19%**	**4.32%**	**4.34%**
13	**Fully loaded leverage ratio, %**	**4.72%**	**4.70%**	**4.66%**	**4.58%**	**4.59%**	**4.19%**	**4.32%**	**4.34%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

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2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	ING Groep N.V.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		**Regional governments or local authorities**	4,362	0	25	0	1,100	0	7	0	4,200	235	0	1	3	0	74.60%
4		**Public sector entities**	7,147	0	263	11	1,074	0	51	3	7,327	51	11	2	1	6	51.77%
5		**Institutions**			64,791	180			13,447	46	39,579	1,902	179	9	23	42	23.64%
6		**Corporates**	147,187	4,009	337,980	4,193	58,427	3,437	61,494	22	269,494	25,886	6,906	172	453	2,886	41.79%
7		Corporates - Of Which: Specialised Lending	106,522	2,214	7,606	45	34,735	2,144	2,367	1	104,105	9,366	2,267	49	134	985	43.46%
8		Corporates - Of Which: SME general corporates	27,639	1,054	260	1	13,738	881	104	1	23,470	3,893	1,049	31	72	457	43.56%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		**Retail**	364,781	4,027			48,481	6,594			332,356	32,005	4,000	93	411	766	19.16%
11		**Retail - Secured by residential estate property**	338,817	3,252			39,148	5,381			312,616	29,112	3,259	49	305	463	14.22%
12		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
13		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
14		**Retail - Other Retail**	25,963	775			9,334	1,214			19,740	2,893	740	45	106	303	40.89%
15		Retail - Other Retail - Of Which: SME	7,058	172			2,077	215			6,144	878	170	9	34	58	34.14%
16		Retail - Other Retail - Of Which: non-SME	18,905	602			7,257	999			13,596	2,015	570	36	72	245	42.91%
17		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		**Equity**	0	0			0	0			0	0	0	0	0	0	-
19		**Securitisation**															
20		**Other non-credit obligation assets**	27,101	0			27,101	0			0	0	0	0	0	0	-
21		**TOTAL**	**550,578**	**8,036**	**403,059**	**4,384**	**136,183**	**10,031**	**75,000**	**71**	652,956	60,080	11,096	277	890	3,700	33.35%

* Restated 31/12/2024:

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		**Regional governments or local authorities**	4	0	0	0	0	0	0	0	3	0	0	0	0	0	-
25		**Public sector entities**	1,025	0	0	0	72	0	0	0	1,016	4	0	0	0	0	63.82%
26		**Institutions**			3,158	70			927	0	2,705	87	69	0	0	25	35.85%
27		**Corporates**	34,688	421	33,327	285	14,703	407	9,460	0	50,295	4,924	723	32	64	306	42.33%
28		Corporates - Of Which: Specialised Lending	19,259	77	890	14	4,146	36	367	0	18,786	884	103	8	12	68	66.64%
29		Corporates - Of Which: SME general corporates	10,654	272	55	0	6,402	255	18	0	9,311	1,466	270	9	13	90	33.17%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		**Retail**	129,826	685			13,958	1,924			109,250	18,259	659	14	179	56	8.48%
32		**Retail - Secured by residential estate property**	121,490	586			10,533	1,686			104,538	17,260	591	5	152	29	4.95%
33		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
34		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
35		**Retail - Other Retail**	8,336	99			3,425	238			4,712	999	68	9	27	27	39.40%
36		Retail - Other Retail - Of Which: SME	2,522	27			1,054	73			2,115	407	27	3	10	12	45.37%
37		Retail - Other Retail - Of Which: non-SME	5,813	72			2,371	165			2,597	592	41	6	17	14	35.49%
38		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		**Equity**	0	0			0	0			0	0	0	0	0	0	-
40		**Securitisation**															
41		**Other non-credit obligation assets**	10,170	0			10,170	0			0	0	0	0	0	0	-
42		**TOTAL**	**175,713**	**1,106**	**36,485**	**355**	**38,904**	**2,331**	**10,387**	**0**	163,270	23,273	1,452	47	244	387	26.66%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	GERMANY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		**Regional governments or local authorities**	5	0	0	0	0	0	0	0	5	0	0	0	0	0	-
46		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Institutions**			5,811	52			866	18	2,444	259	52	1	6	16	31.17%
48		**Corporates**	3,604	57	16,676	289	1,435	3	5,071	0	18,920	481	353	8	8	153	43.27%
49		Corporates - Of Which: Specialised Lending	3,564	53	157	1	1,408	0	66	0	3,596	147	55	3	2	34	61.16%
50		Corporates - Of Which: SME general corporates	9	2	0	0	2	3	0	0	9	0	2	0	0	0	15.97%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		**Retail**	109,228	990			15,445	2,077			104,389	4,251	990	38	79	287	29.03%
53		**Retail - Secured by residential estate property**	100,252	562			11,800	1,381			96,935	3,318	562	14	39	86	15.28%
54		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
55		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
56		**Retail - Other Retail**	8,977	428			3,644	696			7,454	933	428	24	40	202	47.11%
57		Retail - Other Retail - Of Which: SME	1	0			0	0			0	0	0	0	0	0	87.79%
58		Retail - Other Retail - Of Which: non-SME	8,976	428			3,644	696			7,453	933	428	24	40	202	47.11%
59		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		**Equity**	0	0			0	0			0	0	0	0	0	0	-
61		**Securitisation**															
62		**Other non-credit obligation assets**	2,610	0			2,610	0			0	0	0	0	0	0	-
63		**TOTAL**	**115,448**	**1,047**	**22,488**	**340**	**19,490**	**2,080**	**5,937**	**18**	125,759	4,991	1,394	47	93	456	32.71%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	BELGIUM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		**Regional governments or local authorities**	3,664	0	25	0	850	0	7	0	3,716	30	0	1	2	0	74.60%
67		**Public sector entities**	5,720	0	213	11	949	0	48	3	6,000	45	11	1	0	6	51.77%
68		**Institutions**			3,247	43			742	22	2,738	201	43	1	6	1	1.79%
69		**Corporates**	25,545	1,084	10,968	285	10,869	685	5,178	21	30,589	4,493	1,384	29	101	689	49.76%
70		Corporates - Of Which: Specialised Lending	9,432	154	391	1	3,687	356	156	1	8,650	1,136	161	5	17	57	35.78%
71		Corporates - Of Which: SME general corporates	11,312	410	196	1	4,073	144	79	1	9,832	1,477	412	11	34	173	42.08%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		**Retail**	50,506	1,429			8,543	1,002			45,858	5,233	1,430	25	78	225	15.75%
74		**Retail - Secured by residential estate property**	42,433	1,203			6,476	751			38,713	4,366	1,205	14	42	159	13.22%
75		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
76		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
77		**Retail - Other Retail**	8,073	227			2,067	251			7,145	868	225	11	36	66	29.33%
78		Retail - Other Retail - Of Which: SME	4,496	142			1,012	132			4,006	455	140	6	24	45	32.01%
79		Retail - Other Retail - Of Which: non-SME	3,577	85			1,055	119			3,139	412	85	5	13	21	24.94%
80		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		**Equity**	0	0			0	0			0	0	0	0	0	0	-
82		**Securitisation**															
83		**Other non-credit obligation assets**	2,292	0			2,292	0			0	0	0	0	0	0	-
84		**TOTAL**	**87,728**	**2,513**	**14,452**	**338**	**23,503**	**1,687**	**5,974**	**47**	88,901	10,003	2,868	57	187	921	32.10%

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2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	37	0	0	0	3	0	0	0	0	0	0	0	-
89		Institutions			13,609	0			2,333	0	5,285	253	0	0	0	0	-
90		Corporates	15,648	755	95,813	293	6,885	858	10,882	0	37,782	5,006	1,053	23	95	304	28.88%
91		Corporates - Of Which: Specialised Lending	15,618	718	1,090	0	6,843	853	304	0	14,464	2,427	718	10	42	184	25.71%
92		Corporates - Of Which: SME	4	0	0	0	3	0	0	0	4	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	125	1			19	1			112	13	1	0	0	0	17.00%
95		Retail - Secured by residential estate property	120	1			16	1			110	13	1	0	0	0	13.43%
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	5	0			3	0			3	0	0	0	0	0	63.33%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	86.75%
100		Retail - Other Retail - Of Which: non-SME	5	0			3	0			3	0	0	0	0	0	63.18%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	4,908	0			4,908	0			0	0	0	0	0	0	-
105		TOTAL	**20,681**	**755**	**109,459**	**293**	**11,812**	**859**	**13,218**	**0**	43,179	5,272	1,054	23	95	304	28.88%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	AUSTRALIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	90	0	0	0	8	0	0	0	90	0	0	0	0	0	-
110		Institutions			1,633	0			377	0	1,267	0	0	0	0	0	-
111		Corporates	6,237	56	4,590	25	1,601	47	1,760	0	9,055	779	80	6	15	27	34.27%
112		Corporates - Of Which: Specialised Lending	6,236	56	173	0	1,601	47	80	0	5,507	623	56	3	8	15	26.93%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	39,277	455			3,734	584			37,926	3,236	453	7	38	38	8.50%
116		Retail - Secured by residential estate property	39,196	454			3,717	581			37,870	3,232	452	7	38	38	8.51%
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	82	1			17	3			56	4	1	0	0	0	5.70%
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	82	1			17	3			56	4	1	0	0	0	5.70%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	510	0			510	0			0	0	0	0	0	0	-
126		TOTAL	**46,114**	**511**	**6,223**	**25**	**5,852**	**631**	**2,137**	**0**	48,338	4,015	533	13	53	66	12.38%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	620	0	0	0	223	0	0	0	411	205	0	0	1	0	-
130		Public sector entities	97	0	0	0	14	0	0	0	76	3	0	0	0	0	-
131		Institutions			1,558	0			688	0	1,534	5	0	0	0	0	30.00%
132		Corporates	10,394	515	4,891	380	6,031	640	2,583	1	12,781	2,077	889	21	52	362	40.71%
133		Corporates - Of Which: Specialised Lending	2,533	105	38	0	984	98	20	0	2,080	304	105	1	5	36	33.78%
134		Corporates - Of Which: SME general corporates	5,592	364	8	0	3,215	472	7	0	4,259	938	359	11	24	192	53.62%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	36	2			7	3			20	16	2	0	0	0	14.15%
137		Retail - Secured by residential estate property	10	0			1	0			9	2	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	25	2			6	3			11	14	2	0	0	0	14.15%
141		Retail - Other Retail - Of Which: SME	23	2			5	3			10	14	2	0	0	0	11.50%
142		Retail - Other Retail - Of Which: non-SME	2	0			1	0			1	0	0	0	0	0	66.25%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	2,536	0			2,536	0			0	0	0	0	0	0	-
147		TOTAL	**13,684**	**516**	**6,449**	**380**	**8,812**	**642**	**3,271**	**1**	14,822	2,305	891	22	53	362	40.66%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			866	0			220	0	493	33	0	0	0	0	-
153		Corporates	3,251	126	2,357	2	1,450	61	1,218	0	5,293	300	128	4	10	63	49.28%
154		Corporates - Of Which: Specialised Lending	3,175	102	62	0	1,398	50	14	0	3,119	164	102	2	2	52	50.49%
155		Corporates - Of Which: SME general corporates	3	0	0	0	1	0	0	0	0	3	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	23,232	153			3,876	455			22,808	422	153	4	22	41	26.88%
158		Retail - Secured by residential estate property	23,212	153			3,870	455			22,794	419	153	4	22	41	26.85%
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	20	0			6	0			15	3	0	0	0	0	61.48%
162		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	80.93%
163		Retail - Other Retail - Of Which: non-SME	19	0			6	0			14	3	0	0	0	0	59.93%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	540	0			540	0			0	0	0	0	0	0	-
168		TOTAL	**27,023**	**279**	**3,223**	**2**	**5,867**	**516**	**1,438**	**0**	28,595	754	281	8	33	104	37.08%

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			6,496	15			1,506	6	5,794	591	15	1	4	1	4.27%
174		Corporates	5,840	76	11,273	3	1,820	108	2,160	0	7,912	689	81	6	17	16	19.86%
175		Corporates - Of Which: Specialised Lending	5,648	68	161	0	1,688	99	70	0	4,977	244	69	3	4	12	17.99%
176		Corporates - Of Which: SME general corporates	30	1	0	0	22	2	0	0	26	4	1	0	0	0	39.06%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	3,005	33			347	17			2,853	155	33	2	4	8	24.24%
179		Retail - Secured by residential estate property	2,718	27			238	11			2,608	118	27	1	3	6	21.41%
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	287	6			108	6			245	36	6	1	1	2	37.99%
183		Retail - Other Retail - Of Which: SME	7	1			3	1			6	1	1	0	0	0	19.14%
184		Retail - Other Retail - Of Which: non-SME	279	5			106	5			239	36	5	1	1	2	41.88%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	590	0			590	0			0	0	0	0	0	0	-
189		**TOTAL**	**9,436**	**109**	**17,769**	**18**	**2,756**	**125**	**3,666**	**6**	16,560	1,434	129	8	24	25	19.13%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			9,743	0			1,402	0	5,380	107	0	1	3	0	0.99%
195		Corporates	4,751	71	14,307	1,574	1,400	64	2,152	0	10,232	922	316	6	16	74	23.41%
196		Corporates - Of Which: Specialised Lending	4,267	34	45	0	1,175	46	20	0	3,049	635	34	1	7	11	31.18%
197		Corporates - Of Which: SME general corporates	1	4	0	0	1	4	0	0	1	0	4	0	0	0	10.70%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	178	4			29	9			143	32	4	0	1	2	36.84%
200		Retail - Secured by residential estate property	147	2			18	2			122	26	2	0	0	0	10.99%
201		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	31	2			11	7			20	6	2	0	0	1	67.21%
204		Retail - Other Retail - Of Which: SME	3	1			1	4			3	0	1	0	0	1	84.41%
205		Retail - Other Retail - Of Which: non-SME	28	1			10	3			18	6	1	0	0	1	57.39%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	49	0			49	0			0	0	0	0	0	0	-
210		**TOTAL**	**4,978**	**76**	**24,050**	**1,574**	**1,478**	**73**	**3,555**	**0**	15,755	1,061	320	7	20	76	23.59%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			651	0			293	0	464	122	0	0	0	0	-
216		Corporates	3,095	0	3,012	32	1,189	0	1,293	0	6,226	393	32	3	14	29	89.13%
217		Corporates - Of Which: Specialised Lending	3,089	0	315	0	1,187	0	78	0	3,014	309	0	1	14	0	-
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	8,757	247			2,429	493			8,482	298	248	4	8	102	41.02%
221		Retail - Secured by residential estate property	8,753	247			2,427	492			8,480	297	248	4	8	102	41.02%
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	4	0			1	0			2	0	0	0	0	0	32.62%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	39.87%
226		Retail - Other Retail - Of Which: non-SME	4	0			1	0			2	0	0	0	0	0	31.35%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	245	0			245	0			0	0	0	0	0	0	-
231		**TOTAL**	**12,098**	**247**	**3,663**	**32**	**3,863**	**493**	**1,586**	**0**	15,172	813	280	8	22	130	46.57%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ING Groep N.V.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	4,114	319	2	1	12	1	40.69%	4,027	403	5	1	14	2	40.31%	3,940	488	8	1	15	3	40.20%
4		Public sector entities	7,202	171	17	1	2	7	43.84%	7,065	300	23	2	4	9	38.79%	6,912	445	32	2	6	11	35.52%
5		Institutions	38,985	2,446	228	7	23	52	22.70%	38,333	3,033	295	7	26	64	21.61%	37,677	3,603	381	7	29	79	20.65%
6		Corporates	265,232	27,725	9,329	164	385	3,332	35.72%	259,740	30,848	11,698	163	427	3,722	31.81%	254,387	33,701	14,138	159	463	4,124	29.05%
7		Corporates - Of Which: Specialised Lending	102,047	10,668	3,022	42	103	1,101	36.45%	99,593	12,382	3,764	42	133	1,203	31.97%	97,234	13,945	4,558	41	160	1,314	28.84%
8		Corporates - Of Which: SME general corporates	22,780	3,960	1,671	34	70	563	33.67%	21,983	4,154	2,275	33	72	641	28.17%	21,254	4,253	2,905	32	72	718	24.73%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	328,576	33,801	5,984	74	350	974	16.28%	326,802	33,605	7,953	69	343	1,161	14.60%	325,015	33,474	9,871	68	336	1,341	13.59%
11		Retail - Secured by residential estate property	309,976	30,175	4,836	40	211	566	11.71%	308,551	30,034	6,403	40	208	657	10.27%	307,026	30,023	7,938	39	210	747	9.41%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	18,600	3,626	1,147	34	138	408	35.55%	18,252	3,571	1,550	29	135	504	32.52%	17,989	3,451	1,933	29	126	594	30.72%
15		Retail - Other Retail - Of Which: SME	6,030	867	295	10	35	86	29.20%	5,859	919	414	9	35	109	26.23%	5,707	952	533	9	35	131	24.52%
16		Retail - Other Retail - Of Which: non-SME	12,570	2,758	853	24	104	322	37.74%	12,393	2,652	1,136	20	100	396	34.81%	12,282	2,499	1,400	20	91	463	33.08%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	644,109	64,463	15,560	247	772	4,367	28.06%	635,967	68,189	19,975	241	814	4,958	24.82%	627,931	71,711	24,490	236	848	5,558	22.70%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
25		Public sector entities	994	26	1	0	0	0	13.17%	971	47	1	0	0	0	12.69%	948	70	2	0	0	0	12.68%
26		Institutions	2,622	164	75	0	1	25	33.60%	2,535	242	84	0	1	26	30.65%	2,462	303	96	0	1	27	27.52%
27		Corporates	49,170	5,481	1,291	31	62	371	28.78%	47,849	6,180	1,912	32	74	442	23.10%	46,598	6,736	2,608	31	81	519	19.92%
28		Corporates - Of Which: Specialised Lending	18,365	1,186	222	6	12	79	35.45%	17,884	1,539	350	6	16	90	25.83%	17,432	1,849	492	6	21	104	21.10%
29		Corporates - Of Which: SME general corporates	8,993	1,581	474	10	16	108	22.85%	8,628	1,709	710	11	20	130	18.30%	8,280	1,784	984	10	22	155	15.76%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	109,902	17,088	1,178	14	93	96	8.18%	109,826	16,687	1,654	13	79	130	7.88%	109,646	16,443	2,079	13	70	160	7.70%
32		Retail - Secured by residential estate property	105,152	16,211	1,026	6	70	47	4.59%	105,143	15,823	1,423	6	57	62	4.36%	105,026	15,590	1,773	6	49	75	4.24%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	4,750	876	153	8	23	49	32.32%	4,683	865	231	7	22	68	29.52%	4,621	852	306	7	21	85	27.81%
36		Retail - Other Retail - Of Which: SME	2,125	362	63	3	10	18	28.02%	2,056	391	103	3	11	23	22.85%	1,995	410	144	3	11	29	20.43%
37		Retail - Other Retail - Of Which: non-SME	2,626	514	90	5	13	32	35.33%	2,627	474	129	4	11	45	34.82%	2,626	442	162	4	10	56	34.39%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	162,691	22,759	2,545	46	157	493	19.38%	161,185	23,157	3,652	46	154	598	16.38%	159,657	23,552	4,786	45	153	706	14.76%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
46		Public sector entities	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
47		Institutions	2,422	280	52	0	6	16	30.91%	2,391	310	54	0	6	16	30.61%	2,360	340	55	0	6	17	30.24%
48		Corporates	18,640	702	412	7	11	167	40.46%	18,400	886	468	7	15	180	38.40%	18,168	1,057	529	7	19	194	36.61%
49		Corporates - Of Which: Specialised Lending	3,462	261	74	2	5	37	49.63%	3,345	360	93	2	7	40	43.23%	3,239	444	115	2	10	44	38.40%
50		Corporates - Of Which: SME general corporates	9	1	2	0	0	0	16.02%	9	1	2	0	0	0	16.04%	8	1	3	0	0	0	16.06%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	101,717	6,465	1,449	24	142	354	24.41%	101,205	6,456	1,969	21	148	429	21.80%	100,697	6,433	2,500	21	147	504	20.15%
53		Retail - Secured by residential estate property	95,171	4,794	851	11	67	109	12.80%	94,788	4,843	1,185	11	74	136	11.46%	94,345	4,932	1,539	11	80	164	10.68%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	6,546	1,671	598	13	75	245	40.93%	6,417	1,613	784	10	74	293	37.41%	6,353	1,500	962	10	67	340	35.31%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.83%	0	0	0	0	0	0	36.44%	0	0	0	0	0	0	31.40%
58		Retail - Other Retail - Of Which: non-SME	6,546	1,671	598	13	75	245	40.93%	6,417	1,613	784	10	74	293	37.41%	6,352	1,500	962	10	67	340	35.31%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	122,783	7,447	1,914	32	159	537	28.05%	122,001	7,652	2,491	29	169	625	25.11%	121,230	7,830	3,084	29	172	714	23.16%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	3,639	106	1	0	5	0	41.47%	3,564	180	2	0	8	1	40.71%	3,490	253	3	0	10	1	40.46%
67		Public sector entities	5,904	137	15	1	2	7	46.24%	5,797	240	20	1	4	8	41.87%	5,674	356	26	1	6	10	38.62%
68		Institutions	2,690	247	45	0	5	1	3.19%	2,665	269	48	0	5	2	4.33%	2,646	285	51	0	5	3	5.49%
69		Corporates	29,707	4,783	1,977	37	96	791	39.99%	28,900	5,052	2,514	36	98	878	34.93%	28,168	5,252	3,047	35	100	966	31.69%
70		Corporates - Of Which: Specialised Lending	8,418	1,265	264	6	10	71	26.89%	8,198	1,382	367	6	12	84	23.02%	7,991	1,479	477	6	13	99	20.71%
71		Corporates - Of Which: SME general corporates	9,520	1,537	663	15	36	215	32.48%	9,245	1,586	890	15	36	250	28.13%	9,003	1,608	1,110	14	36	284	25.59%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	44,778	5,681	2,063	26	82	303	14.67%	43,986	5,844	2,691	25	82	358	13.30%	43,254	5,951	3,317	24	83	411	12.40%
74		Retail - Secured by residential estate property	37,891	4,699	1,694	13	43	199	11.75%	37,247	4,845	2,192	13	45	227	10.35%	36,647	4,943	2,693	13	46	255	9.45%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	6,887	982	369	12	38	104	28.09%	6,739	999	499	12	37	131	26.25%	6,607	1,007	623	11	36	157	25.16%
78		Retail - Other Retail - Of Which: SME	3,881	493	227	7	25	67	29.46%	3,780	515	306	7	24	84	27.30%	3,690	528	383	7	24	100	26.01%
79		Retail - Other Retail - Of Which: non-SME	3,005	490	142	5	14	37	25.88%	2,959	485	193	5	13	47	24.59%	2,917	480	240	5	13	57	23.79%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	86,717	10,954	4,101	65	191	1,102	26.87%	84,912	11,585	5,275	63	197	1,247	23.64%	83,232	12,096	6,444	61	204	1,391	21.59%

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	5,241	292	5	1	0	0	11.01%	5,187	339	12	1	0	1	10.64%	5,129	387	21	1	1	2	10.43%
90		Corporates	37,439	5,032	1,370	19	64	376	27.44%	36,686	5,485	1,670	19	65	440	26.37%	35,964	5,911	1,966	18	67	500	25.45%
91		Corporates - Of Which: Specialised Lending	14,140	2,555	913	8	29	221	24.23%	13,633	2,892	1,083	8	32	252	23.26%	13,171	3,186	1,251	8	36	281	22.51%
92		Corporates - Of Which: SME	4	0	0	0	0	0	4.44%	3	0	0	0	0	0	4.44%	3	0	0	0	0	0	4.44%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	111	14	2	0	0	0	11.48%	110	14	3	0	0	0	9.72%	110	13	4	0	0	0	8.87%
95		Retail - Secured by residential estate property	108	14	2	0	0	0	9.08%	107	13	3	0	0	0	7.89%	107	13	3	0	0	0	7.34%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	0	0	0	0	0	58.85%	3	0	0	0	0	0	53.67%	3	0	0	0	0	0	50.10%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.79%	0	0	0	0	0	0	42.75%	0	0	0	0	0	0	40.62%
100		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	59.12%	3	0	0	0	0	0	54.03%	3	0	0	0	0	0	50.47%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	42,791	5,338	1,376	20	65	377	27.36%	41,983	5,838	1,684	19	65	442	26.24%	41,203	6,311	1,991	19	67	503	25.26%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	88	1	0	0	0	0	23.55%	87	3	0	0	0	0	23.55%	85	5	0	0	0	0	23.55%
110		Institutions	1,247	20	1	0	0	0	29.36%	1,220	46	2	0	0	1	29.35%	1,186	78	3	0	0	1	29.34%
111		Corporates	8,894	862	158	5	9	40	25.45%	8,694	993	228	4	11	52	22.83%	8,457	1,162	296	4	14	63	21.19%
112		Corporates - Of Which: Specialised Lending	5,421	653	113	2	4	21	18.41%	5,290	735	161	2	5	26	16.40%	5,142	835	210	2	7	32	15.48%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	37,906	3,039	670	1	3	40	6.02%	37,796	2,950	869	1	3	42	4.83%	37,669	2,882	1,065	1	2	44	4.10%
116		Retail - Secured by residential estate property	37,850	3,036	668	1	3	40	6.02%	37,740	2,946	868	1	2	42	4.83%	37,613	2,878	1,063	1	2	44	4.10%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	56	4	1	0	0	0	5.27%	56	4	1	0	0	0	4.90%	56	4	2	0	0	0	4.60%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	44.61%	0	0	0	0	0	0	44.43%	0	0	0	0	0	0	44.33%
121		Retail - Other Retail - Of Which: non-SME	56	4	1	0	0	0	5.26%	56	4	1	0	0	0	4.89%	56	4	2	0	0	0	4.58%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	48,136	3,922	829	6	12	81	9.76%	47,796	3,992	1,099	5	14	95	8.61%	47,397	4,126	1,364	5	17	107	7.87%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	404	211	1	0	6	0	40.00%	395	220	2	0	5	1	40.00%	382	231	3	0	5	1	40.00%
130		Public sector entities	74	4	1	0	0	0	23.88%	72	5	2	0	0	0	23.86%	70	6	3	0	0	1	23.82%
131		Institutions	1,493	43	2	1	0	1	24.99%	1,436	97	6	1	1	1	25.39%	1,380	148	11	1	1	3	25.82%
132		Corporates	12,533	2,003	1,210	17	45	435	35.94%	12,051	2,209	1,487	17	47	479	32.23%	11,603	2,365	1,779	16	48	525	29.53%
133		Corporates - Of Which: Specialised Lending	2,044	297	149	1	5	39	26.15%	1,983	328	179	1	7	42	23.47%	1,922	361	207	1	9	46	21.97%
134		Corporates - Of Which: SME general corporates	4,201	830	525	8	18	237	45.17%	4,044	848	663	8	16	258	38.90%	3,905	852	798	8	14	277	34.68%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	22	13	2	0	0	0	12.38%	20	14	3	0	0	0	11.24%	20	14	4	0	0	0	10.35%
137		Retail - Secured by residential estate property	9	2	0	0	0	0	5.00%	9	2	0	0	0	0	5.06%	9	2	0	0	0	0	5.13%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	13	11	2	0	0	0	12.45%	11	12	3	0	0	0	11.36%	11	12	4	0	0	0	10.50%
141		Retail - Other Retail - Of Which: SME	12	11	2	0	0	0	9.53%	10	12	3	0	0	0	8.54%	10	12	3	0	0	0	7.85%
142		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	63.25%	1	0	0	0	0	0	60.08%	1	0	0	0	0	0	57.89%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	14,526	2,274	1,216	18	52	436	35.86%	13,974	2,544	1,499	18	54	482	32.16%	13,454	2,764	1,800	18	55	530	29.48%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
152		Institutions	494	31	0	0	0	0	63.46%	490	35	0	0	0	0	62.89%	488	37	0	0	0	0	62.62%
153		Corporates	5,113	456	152	4	12	69	45.39%	4,974	562	185	4	16	77	41.65%	4,848	650	223	4	18	86	38.61%
154		Corporates - Of Which: Specialised Lending	2,951	323	112	2	6	54	47.73%	2,841	416	129	2	9	57	44.16%	2,743	492	151	2	12	61	40.67%
155		Corporates - Of Which: SME general corporates	0	3	0	0	0	0	3.77%	1	2	0	0	0	0	3.77%	1	2	0	0	0	0	3.77%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	22,092	1,075	216	4	22	52	24.21%	21,874	1,232	277	3	25	64	22.94%	21,703	1,342	338	3	27	75	22.15%
158		Retail - Secured by residential estate property	22,078	1,071	216	3	22	52	24.19%	21,860	1,229	276	3	25	63	22.93%	21,689	1,339	337	3	27	75	22.14%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	14	3	0	0	0	0	38.24%	14	3	1	0	0	0	28.51%	14	3	1	0	0	0	23.76%
162		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	54.67%	1	0	0	0	0	0	48.03%	1	0	0	0	0	0	44.33%
163		Retail - Other Retail - Of Which: non-SME	14	3	0	0	0	0	36.88%	13	3	1	0	0	0	27.18%	13	3	1	0	0	0	22.55%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	27,700	1,561	368	7	35	121	32.97%	27,338	1,830	462	7	41	141	30.44%	27,039	2,030	561	7	45	161	28.71%

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	15.43%	0	0	0	0	0	0	15.16%	0	0	0	0	0	0	14.92%
173		Institutions	5,726	655	20	0	3	1	4.50%	5,666	708	27	0	3	1	4.69%	5,605	759	37	0	3	2	4.85%
174		Corporates	7,792	754	136	5	14	30	22.26%	7,658	832	192	5	15	44	22.81%	7,526	903	253	5	15	58	22.91%
175		Corporates - Of Which: Specialised Lending	4,910	290	90	2	2	16	17.73%	4,817	358	115	2	3	20	17.24%	4,727	419	144	2	3	24	16.76%
176		Corporates - Of Which: SME general corporates	26	4	2	0	0	1	35.17%	25	3	3	0	0	1	32.70%	25	3	3	0	0	1	31.17%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	2,871	103	67	2	2	11	16.45%	2,828	112	101	2	2	14	13.63%	2,788	117	136	2	2	17	12.15%
179	LUXEMBOURG	Retail - Secured by residential estate property	2,639	59	56	2	1	8	14.14%	2,597	69	87	2	1	10	11.63%	2,560	76	118	2	1	12	10.35%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	233	44	10	0	1	3	29.04%	230	43	14	0	0	4	25.85%	228	42	18	0	0	4	24.21%
183		Retail - Other Retail - Of Which: SME	6	1	1	0	0	0	21.34%	6	1	1	0	0	0	21.70%	6	1	1	0	0	0	21.97%
184		Retail - Other Retail - Of Which: non-SME	226	44	9	0	0	3	29.96%	224	42	13	0	0	3	26.25%	222	41	16	0	0	4	24.41%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	16,390	1,511	222	8	19	42	18.92%	16,152	1,652	320	7	20	59	18.37%	15,919	1,779	425	7	20	76	17.91%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	24.45%	0	0	0	0	0	0	23.91%	0	0	0	0	0	0	23.36%
194		Institutions	5,311	172	3	0	3	0	13.80%	5,214	266	7	0	3	1	14.20%	5,110	365	12	0	4	2	14.35%
195		Corporates	10,100	980	389	5	12	86	22.16%	10,007	1,011	452	5	13	97	21.57%	9,897	1,065	507	5	14	108	21.36%
196		Corporates - Of Which: Specialised Lending	2,954	680	83	1	3	15	18.09%	2,931	667	120	1	3	19	15.54%	2,887	684	147	1	4	21	14.63%
197		Corporates - Of Which: SME general corporates	1	0	4	0	0	0	10.67%	1	0	4	0	0	0	10.64%	1	0	4	0	0	0	10.63%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199		Retail	144	29	6	0	0	2	31.87%	144	27	8	0	0	2	26.76%	143	26	10	0	0	2	23.61%
200	FRANCE	Retail - Secured by residential estate property	122	24	4	0	0	0	9.11%	122	23	5	0	0	0	7.96%	122	22	7	0	0	0	7.32%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	21	5	3	0	0	2	65.14%	21	4	3	0	0	2	59.04%	21	4	3	0	0	2	54.91%
204		Retail - Other Retail - Of Which: SME	3	0	1	0	0	1	95.61%	3	1	1	0	0	1	92.17%	3	1	1	0	0	1	89.02%
205		Retail - Other Retail - Of Which: non-SME	19	4	2	0	0	1	51.88%	19	4	2	0	0	1	46.71%	18	4	3	0	0	1	43.46%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	15,555	1,182	399	5	15	89	22.25%	15,365	1,304	467	5	16	101	21.55%	15,150	1,456	529	5	18	112	21.25%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	446	138	2	0	0	1	29.77%	427	153	6	0	1	2	29.76%	408	168	10	0	1	3	29.76%
216		Corporates	6,134	451	67	3	12	36	53.81%	6,025	525	102	3	12	43	41.97%	5,916	596	140	3	12	50	35.94%
217		Corporates - Of Which: Specialised Lending	2,952	347	25	1	11	5	18.59%	2,880	394	50	1	11	9	18.21%	2,808	439	76	1	11	14	17.98%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	34.27%	0	0	0	0	0	0	34.27%	0	0	0	0	0	0	34.27%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	8,524	205	299	3	4	109	36.40%	8,506	182	340	3	4	115	33.71%	8,481	170	377	3	3	120	31.81%
221	ITALY	Retail - Secured by residential estate property	8,521	205	299	3	4	109	36.40%	8,503	182	340	3	4	115	33.71%	8,479	169	377	3	3	120	31.81%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	2	0	0	0	0	0	35.10%	2	0	0	0	0	0	34.70%	2	0	0	0	0	0	34.26%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	39.21%	0	0	0	0	0	0	33.94%	0	0	0	0	0	0	31.30%
226		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	34.36%	2	0	0	0	0	0	34.86%	2	0	0	0	0	0	34.87%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	15,103	795	368	7	17	145	39.52%	14,958	860	448	7	17	159	35.55%	14,805	934	527	6	17	173	32.87%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ING Groep N.V.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,864	568	3	1	42	1	40.54%	3,689	739	7	1	48	3	40.21%	3,529	895	12	1	48	5	40.13%
4		Public sector entities	7,009	359	21	3	6	9	41.07%	6,766	586	36	2	10	13	35.54%	6,555	781	52	2	13	17	33.26%
5		Institutions	36,082	5,295	284	15	54	63	22.08%	36,199	4,976	486	9	50	98	20.16%	35,511	5,503	647	8	50	128	19.71%
6		Corporates	230,510	59,970	11,806	396	1,394	4,127	34.96%	233,322	51,211	17,754	234	1,046	5,522	31.10%	228,477	51,796	22,013	214	950	6,315	28.69%
7		Corporates - Of Which: Specialised Lending	88,239	23,706	3,792	105	389	1,288	33.97%	87,168	22,895	5,675	60	375	1,641	28.92%	84,957	23,521	7,260	55	361	1,891	26.04%
8		Corporates - Of Which: SME general corporates	19,980	6,415	2,016	57	188	641	31.81%	19,348	5,952	3,111	50	159	816	26.23%	18,779	5,539	4,094	45	135	962	23.50%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	314,848	46,433	7,080	221	1,658	1,624	22.94%	312,185	45,349	10,827	176	1,900	2,282	21.07%	311,339	42,898	14,124	157	1,688	2,885	20.43%
11		Retail - Secured by residential estate property	299,699	39,490	5,798	174	1,280	1,066	18.38%	296,644	39,442	8,901	130	1,558	1,513	17.00%	295,648	37,791	11,548	114	1,397	1,902	16.47%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	15,148	6,943	1,282	46	378	558	43.54%	15,540	5,907	1,926	46	342	769	39.90%	15,691	5,106	2,576	43	291	983	38.15%
15		Retail - Other Retail - Of Which: SME	5,180	1,648	364	15	80	116	31.86%	5,093	1,528	571	13	71	162	28.44%	5,049	1,378	765	12	63	205	26.83%
16		Retail - Other Retail - Of Which: non-SME	9,968	5,295	918	32	298	442	48.18%	10,448	4,378	1,355	32	271	606	44.73%	10,643	3,728	1,810	30	228	777	42.94%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	592,313	112,626	19,193	635	3,154	5,823	30.34%	592,160	102,861	29,111	422	3,054	7,918	27.20%	585,411	101,873	36,848	382	2,749	9,349	25.37%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
25		Public sector entities	973	46	1	0	0	0	18.42%	928	89	3	0	1	1	18.01%	903	112	5	0	1	1	18.02%
26		Institutions	2,221	559	81	1	4	26	32.24%	2,289	463	109	1	3	29	26.43%	2,212	516	133	0	3	31	23.27%
27		Corporates	39,922	14,189	1,831	86	303	518	28.32%	40,265	12,187	3,490	55	241	825	23.64%	39,069	12,120	4,752	49	215	1,009	21.22%
28		Corporates - Of Which: Specialised Lending	14,520	4,923	330	15	66	98	29.79%	14,011	5,086	676	11	76	145	21.41%	13,570	5,152	1,051	9	78	190	18.09%
29		Corporates - Of Which: SME general corporates	7,541	2,888	619	29	76	146	23.67%	7,340	2,547	1,160	20	68	234	20.16%	7,073	2,364	1,611	18	55	297	18.45%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	107,336	19,224	1,608	75	664	299	18.59%	107,201	18,220	2,747	55	899	488	17.76%	107,030	17,560	3,578	48	829	625	17.46%
32		Retail - Secured by residential estate property	103,179	17,786	1,424	63	617	235	16.50%	102,980	16,983	2,426	45	861	390	16.06%	102,783	16,458	3,148	39	796	501	15.90%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	4,157	1,438	184	12	46	64	34.78%	4,221	1,237	322	9	38	98	30.53%	4,247	1,102	430	9	33	124	28.91%
36		Retail - Other Retail - Of Which: SME	1,667	799	84	6	28	28	33.52%	1,691	692	166	4	24	45	27.05%	1,712	603	234	4	22	59	25.07%
37		Retail - Other Retail - Of Which: non-SME	2,490	640	100	6	18	36	35.83%	2,530	544	155	5	14	53	34.25%	2,535	499	196	5	11	66	33.49%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	150,455	34,018	3,520	162	970	844	23.96%	150,685	30,959	6,350	110	1,144	1,342	21.14%	149,217	30,309	8,468	97	1,047	1,665	19.66%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
46		Public sector entities	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
47		Institutions	2,326	375	54	0	10	16	30.61%	2,353	344	57	0	8	17	29.68%	2,313	382	60	0	7	17	29.13%
48		Corporates	16,860	2,403	490	26	62	203	41.52%	17,173	1,897	684	10	46	273	39.90%	16,929	2,024	801	9	43	302	37.71%
49		Corporates - Of Which: Specialised Lending	2,968	747	82	4	20	40	48.82%	2,841	823	134	2	22	52	39.13%	2,756	857	185	2	22	62	33.55%
50		Corporates - Of Which: SME general corporates	7	2	2	0	0	0	16.64%	8	1	3	0	0	0	17.80%	8	1	3	0	0	1	17.89%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	95,093	12,960	1,577	68	690	594	37.66%	93,898	13,252	2,480	56	713	852	34.37%	94,106	12,046	3,477	50	601	1,137	32.70%
53		Retail - Secured by residential estate property	90,550	9,314	951	49	457	251	26.43%	88,893	10,345	1,578	36	499	391	24.81%	88,897	9,651	2,267	31	421	545	24.06%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	4,543	3,646	626	18	232	343	54.73%	5,005	2,908	902	20	214	461	51.10%	5,209	2,395	1,211	19	180	592	48.89%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.67%	0	0	0	0	0	0	37.23%	0	0	0	0	0	0	33.95%
58		Retail - Other Retail - Of Which: non-SME	4,543	3,646	626	18	232	343	54.73%	5,005	2,907	902	20	214	461	51.10%	5,208	2,395	1,211	19	180	592	48.89%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	114,284	15,739	2,121	94	761	814	38.37%	113,429	15,494	3,221	66	766	1,142	35.46%	113,353	14,453	4,338	60	651	1,457	33.58%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	3,578	167	1	0	15	0	41.38%	3,404	340	2	0	27	1	40.64%	3,246	496	4	0	32	1	40.41%
67		Public sector entities	5,756	282	18	2	5	8	43.59%	5,560	466	29	2	9	11	37.94%	5,386	629	41	2	12	15	35.32%
68		Institutions	2,582	354	47	1	9	2	4.03%	2,592	338	53	0	8	4	6.62%	2,568	355	59	0	7	5	8.26%
69		Corporates	23,990	10,115	2,362	53	280	882	37.37%	23,621	9,422	3,424	49	236	1,096	32.03%	23,053	8,995	4,420	45	214	1,276	28.87%
70		Corporates - Of Which: Specialised Lending	5,954	3,647	345	8	47	82	23.86%	5,705	3,615	627	7	49	120	19.21%	5,556	3,450	940	6	46	162	17.24%
71		Corporates - Of Which: SME general corporates	8,560	2,360	801	18	87	244	30.48%	8,227	2,350	1,144	21	71	302	26.43%	8,033	2,187	1,501	19	64	362	24.10%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	41,999	8,231	2,292	43	194	443	19.33%	41,266	8,036	3,220	42	185	563	17.48%	40,719	7,676	4,126	38	169	680	16.48%
74		Retail - Secured by residential estate property	35,924	6,509	1,850	28	99	302	16.35%	35,323	6,400	2,561	26	98	367	14.33%	34,858	6,179	3,247	24	94	429	13.22%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	6,075	1,721	441	15	95	140	31.83%	5,943	1,636	659	16	87	196	29.73%	5,861	1,497	879	15	75	251	28.51%
78		Retail - Other Retail - Of Which: SME	3,494	832	275	9	51	86	31.32%	3,383	820	399	9	46	116	29.00%	3,318	759	524	8	41	145	27.61%
79		Retail - Other Retail - Of Which: non-SME	2,581	890	166	7	44	54	32.67%	2,560	816	261	7	41	80	30.84%	2,544	738	355	6	35	106	29.84%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	77,905	19,149	4,719	100	503	1,336	28.30%	76,442	18,602	6,729	94	464	1,675	24.89%	74,973	18,150	8,650	86	434	1,977	22.86%

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	5,003	522	13	2	1	1	11.51%	5,085	412	41	1	1	4	10.98%	5,083	401	54	1	1	6	10.82%
90		Corporates	34,198	7,708	1,935	69	199	608	31.43%	35,577	5,507	2,756	18	67	863	31.32%	35,217	5,586	3,037	17	49	914	30.10%
91		Corporates - Of Which: Specialised Lending	13,047	3,422	1,139	26	76	295	25.89%	13,143	2,999	1,465	8	45	388	26.45%	12,772	3,198	1,638	8	37	420	25.63%
92		Corporates - Of Which: SME	2	2	0	0	0	0	7.99%	3	1	0	0	0	0	7.99%	3	1	0	0	0	0	7.99%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	108	17	2	0	0	0	14.61%	107	16	4	0	0	0	13.26%	107	15	5	0	0	1	12.57%
95		Retail - Secured by residential estate property	105	16	2	0	0	0	12.48%	104	16	3	0	0	0	11.73%	104	15	5	0	0	1	11.24%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	0	0	0	0	0	63.85%	3	0	0	0	0	0	58.20%	3	0	0	0	0	0	54.79%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	54.92%	0	0	0	0	0	0	51.34%	0	0	0	0	0	0	50.03%
100		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	64.14%	3	0	0	0	0	0	58.54%	3	0	0	0	0	0	55.07%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	39,308	8,247	1,949	71	200	610	31.28%	40,769	5,936	2,800	18	68	868	31.00%	40,407	6,002	3,096	18	50	920	29.73%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	87	2	0	0	0	0	23.55%	85	5	0	0	0	0	23.55%	82	7	0	0	0	0	23.55%
110		Institutions	1,161	104	2	1	1	1	29.41%	1,092	170	5	0	1	2	29.40%	1,021	238	9	0	1	3	29.38%
111		Corporates	8,302	1,395	218	11	27	61	27.76%	8,128	1,422	364	7	26	96	26.23%	7,828	1,623	464	6	30	120	25.85%
112		Corporates - Of Which: Specialised Lending	5,027	1,005	155	6	13	33	21.00%	4,913	1,023	252	4	15	51	20.44%	4,722	1,148	316	4	18	66	20.92%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	36,746	3,978	891	3	9	47	5.30%	36,535	3,733	1,348	2	8	53	3.92%	36,452	3,514	1,649	2	8	57	3.43%
116		Retail - Secured by residential estate property	36,691	3,972	890	3	9	47	5.30%	36,481	3,727	1,346	2	8	53	3.92%	36,399	3,508	1,647	2	8	56	3.43%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	54	6	1	0	0	0	6.25%	54	6	2	0	0	0	5.39%	53	6	2	0	0	0	5.06%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.88%	0	0	0	0	0	0	58.74%	0	0	0	0	0	0	58.60%
121		Retail - Other Retail - Of Which: non-SME	54	6	1	0	0	0	6.23%	54	6	2	0	0	0	5.38%	53	6	2	0	0	0	5.04%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	46,296	5,479	1,112	15	37	108	9.76%	45,840	5,330	1,717	9	35	150	8.74%	45,382	5,382	2,122	8	38	179	8.44%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	219	396	1	0	27	0	40.00%	219	393	3	0	21	1	40.00%	219	392	5	0	15	2	40.00%
130		Public sector entities	72	5	1	0	0	0	23.76%	70	6	2	0	0	1	23.63%	68	6	4	0	0	1	23.61%
131		Institutions	1,160	372	4	1	3	2	25.70%	1,147	372	20	1	4	5	26.15%	1,047	457	34	1	5	9	26.43%
132		Corporates	9,795	4,501	1,450	25	120	495	34.10%	10,088	3,652	2,007	22	98	605	30.14%	9,848	3,461	2,437	20	91	686	28.15%
133		Corporates - Of Which: Specialised Lending	1,560	725	204	2	23	51	25.12%	1,517	695	278	2	24	66	23.64%	1,472	679	339	2	23	79	23.22%
134		Corporates - Of Which: SME general corporates	3,826	1,146	584	10	25	248	42.40%	3,726	1,040	790	9	20	276	34.90%	3,620	973	963	8	16	298	30.99%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	18	17	3	0	0	0	15.16%	18	15	4	0	0	1	13.92%	18	15	5	0	0	1	13.21%
137		Retail - Secured by residential estate property	9	2	0	0	0	0	11.79%	9	2	0	0	0	0	11.76%	8	2	0	0	0	0	11.65%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	9	15	3	0	0	0	15.20%	9	13	4	0	0	1	13.98%	9	13	5	0	0	1	13.27%
141		Retail - Other Retail - Of Which: SME	8	14	3	0	0	0	12.44%	9	13	4	0	0	0	11.52%	8	12	4	0	0	0	10.98%
142		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	65.42%	1	0	0	0	0	0	62.06%	1	0	0	0	0	0	60.05%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	11,264	5,291	1,462	27	151	497	34.02%	11,543	4,439	2,036	24	124	612	30.08%	11,201	4,331	2,485	22	112	699	28.11%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
152		Institutions	475	50	0	0	1	0	63.64%	484	41	1	0	1	1	64.18%	481	43	1	0	1	1	64.25%
153		Corporates	4,828	706	187	9	28	84	44.89%	4,757	702	262	4	22	110	41.82%	4,642	772	307	4	21	121	39.25%
154		Corporates - Of Which: Specialised Lending	2,782	484	121	4	12	56	46.74%	2,705	527	155	2	14	66	42.30%	2,614	589	184	2	15	72	38.96%
155		Corporates - Of Which: SME general corporates	0	3	0	0	0	0	18.73%	0	2	0	0	0	0	18.73%	1	2	0	0	0	0	17.62%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	21,913	1,214	256	14	60	93	36.29%	21,618	1,380	386	7	62	137	35.58%	21,443	1,455	486	7	55	167	34.30%
158		Retail - Secured by residential estate property	21,900	1,210	255	14	60	93	36.28%	21,604	1,376	385	7	62	137	35.58%	21,429	1,451	485	7	55	166	34.31%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	14	4	0	0	0	0	42.80%	14	4	1	0	0	0	33.03%	13	4	1	0	0	0	28.46%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.72%	0	0	0	0	0	0	52.80%	0	0	0	0	0	0	49.53%
163		Retail - Other Retail - Of Which: non-SME	13	4	0	0	0	0	41.15%	13	4	1	0	0	0	31.34%	13	3	1	0	0	0	26.93%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	27,216	1,971	443	23	88	177	39.93%	26,859	2,123	648	12	84	247	38.13%	26,566	2,270	794	11	77	288	36.26%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	25.87%	0	0	0	0	0	0	25.91%	0	0	0	0	0	0	24.28%
173		Institutions	5,397	979	25	1	5	1	5.10%	5,491	862	48	0	4	3	5.45%	5,447	887	67	0	4	4	5.53%
174		Corporates	6,366	2,127	188	12	65	53	28.25%	6,806	1,504	371	8	44	112	30.08%	6,632	1,559	490	7	40	145	29.69%
175		Corporates - Of Which: Specialised Lending	4,161	1,014	115	7	15	22	19.54%	4,339	741	210	4	12	41	19.63%	4,224	792	274	3	12	53	19.39%
176		Corporates - Of Which: SME general corporates	23	6	2	0	0	1	36.36%	22	6	3	0	0	1	34.59%	21	5	5	0	0	2	32.98%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	2,804	155	82	3	4	12	14.95%	2,735	164	143	3	4	17	12.17%	2,673	161	208	3	4	23	10.95%
179		Retail - Secured by residential estate property	2,603	80	70	3	2	9	12.73%	2,535	96	123	3	2	13	10.22%	2,470	104	180	2	2	16	9.09%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	201	75	12	0	2	3	28.04%	200	68	20	0	2	5	24.45%	203	57	28	0	1	6	23.04%
183		Retail - Other Retail - Of Which: SME	6	1	1	0	0	0	25.17%	6	1	1	0	0	0	25.21%	6	1	2	0	0	0	25.29%
184		Retail - Other Retail - Of Which: non-SME	195	74	11	0	2	3	28.36%	194	67	18	0	2	4	24.39%	197	56	26	0	1	6	22.90%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	14,568	3,260	296	16	74	67	22.60%	15,032	2,530	562	11	53	132	23.44%	14,752	2,607	765	10	47	172	22.48%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	27.52%	0	0	0	0	0	0	27.14%	0	0	0	0	0	0	26.44%
194		Institutions	5,004	478	5	1	8	1	15.24%	4,915	556	16	1	6	2	15.50%	4,772	689	26	1	6	4	15.21%
195		Corporates	8,829	2,215	426	11	55	101	23.77%	8,892	1,995	582	7	45	148	25.37%	8,789	1,962	718	7	41	179	24.95%
196		Corporates - Of Which: Specialised Lending	2,195	1,417	106	2	13	21	19.47%	2,180	1,350	188	2	15	33	17.30%	2,164	1,284	270	2	15	44	16.31%
197		Corporates - Of Which: SME general corporates	1	0	4	0	0	0	10.73%	1	0	4	0	0	0	10.82%	1	0	4	0	0	0	10.86%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199		Retail	135	37	7	0	1	2	35.10%	136	34	10	0	1	3	29.52%	136	31	12	0	1	3	26.55%
200		Retail - Secured by residential estate property	116	30	4	0	0	1	14.18%	117	27	6	0	0	1	12.59%	118	25	8	0	0	1	11.72%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	19	7	3	0	1	2	66.57%	19	6	3	0	0	2	60.19%	19	6	4	0	0	2	56.36%
204		Retail - Other Retail - Of Which: SME	2	1	1	0	0	1	94.54%	2	1	1	0	0	1	89.60%	2	1	1	0	0	1	85.72%
205		Retail - Other Retail - Of Which: non-SME	17	6	2	0	0	1	55.11%	17	5	3	0	0	1	50.10%	17	5	3	0	0	1	47.29%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	13,968	2,730	437	12	64	104	23.86%	13,943	2,585	608	8	52	153	25.18%	13,697	2,682	757	7	48	186	24.64%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	366	217	3	0	1	1	29.77%	333	243	11	0	2	3	29.76%	343	225	18	0	2	5	29.76%
216		Corporates	5,513	1,049	89	9	29	45	50.60%	5,372	1,102	178	6	29	71	40.08%	5,225	1,170	257	5	26	90	35.16%
217		Corporates - Of Which: Specialised Lending	2,643	642	39	3	19	9	23.62%	2,528	705	91	2	19	21	23.47%	2,433	752	138	2	17	30	21.95%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	34.27%	0	0	0	0	0	0	34.27%	0	0	0	0	0	0	34.27%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	8,205	495	327	15	34	124	37.96%	8,184	399	445	11	26	158	35.58%	8,169	329	530	10	21	183	34.55%
221		Retail - Secured by residential estate property	8,203	495	327	15	34	124	37.96%	8,182	399	445	11	26	158	35.58%	8,166	329	529	10	21	183	34.55%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	2	1	0	0	0	0	40.29%	2	1	0	0	0	0	40.26%	2	0	0	0	0	0	40.10%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	49.62%	0	0	0	0	0	0	43.16%	0	0	0	0	0	0	39.77%
226		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	38.46%	2	0	0	0	0	0	39.65%	2	0	0	0	0	0	40.17%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	14,084	1,762	420	24	64	170	40.58%	13,888	1,744	634	17	56	233	36.74%	13,737	1,725	805	15	48	279	34.64%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

(mln EUR, %)

RowNum			1	2	3	4	5	6	7	8	9	10	11
			Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	ING Groep N.V.	Central banks	78,171	0	1,688	0	70,578	781	0	1	13	0	0.00%
2		Central governments	95,727	655	636	28	91,851	1,860	663	28	21	32	4.84%
3		Regional governments or local authorities	139	2	106	3	107	33	4	1	0	2	37.95%
4		Public sector entities	2	0	0	0	0	2	1	0	0	1	66.30%
5		Multilateral Development Banks	12,074	11	0	0	5,954	44	11	0	1	3	26.01%
6		International Organisations	2,703	0	0	0	2,726	0	0	0	0	0	0.00%
7		Institutions	2,400	14	736	3	2,203	199	16	1	1	2	11.14%
8		Corporates	5,148	108	4,440	129	4,773	882	217	10	22	107	49.47%
9		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
10		of which: Specialised Lending	8	0	7	0	22	5	0	0	1	0	44.69%
11		Retail	18,847	454	13,398	552	22,806	2,021	1,163	143	187	707	60.76%
12		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	19,457	113	6,474	114	15,422	2,570	145	4	21	33	22.43%
14		of which: Residential immovable property	16,647	79	4,635	79	13,481	1,608	99	3	15	20	20.49%
15		of which: Commercial immovable property	2,717	26	1,700	26	1,854	953	37	1	5	11	29.02%
16		of which: Land, acquisition, development and construction exposures (ADC)	93	8	139	9	87	9	9	0	0	1	16.77%
17		Subordinated debt exposures	262	7	371	7	183	14	36	2	1	29	80.75%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	4,441	0	11,034	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
24		TOTAL	239,372	1,365	38,884	836	216,603	8,406	2,256	190	267	915	40.54%

(mln EUR, %)

RowNum			Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	NETHERLANDS	Central banks	22,539	0	0	0	22,492	0	0	0	0	0	0.00%
26		Central governments	3,619	124	0	0	3,636	178	126	0	1	2	1.70%
27		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
28		Public sector entities	2	0	0	0	0	2	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	193	0	241	0	0	174	0	0	1	0	0.00%
32		Corporates	311	1	291	1	219	110	1	1	3	0	44.84%
33		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
34		of which: Specialised Lending	2	0	2	0	7	3	0	0	0	0	0.10%
35		Retail	130	0	70	0	197	92	1	1	4	1	71.89%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	3,250	1	1,755	1	949	799	1	0	1	0	6.15%
38		of which: Residential immovable property	1,585	0	712	0	4	3	0	0	0	0	0.10%
39		of which: Commercial immovable property	1,664	1	1,043	1	945	795	1	0	1	0	6.39%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	219	6	312	6	160	13	13	2	1	6	50.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	404	0	840	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
48		TOTAL	30,667	132	3,510	8	27,653	1,369	141	4	12	9	6.63%

(mln EUR, %)

RowNum			Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	GERMANY	Central banks	13,966	0	0	0	13,966	0	0	0	0	0	0.00%
50		Central governments	11,127	125	0	0	10,824	328	125	1	4	9	6.92%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	10	0	3	0	11	0	0	0	0	0	0.00%
56		Corporates	52	0	48	0	43	12	3	1	0	3	95.00%
57		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	2,725	39	2,025	44	7,048	639	112	12	37	71	63.70%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	2	0	1	0	2	0	0	0	0	0	0.00%
62		of which: Residential immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	28	0	51	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72		TOTAL	27,911	163	2,128	44	31,895	979	239	13	41	82	34.47%

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11
			Restated 31/12/2024*										
73	BELGIUM	Central banks	10,194	0	0	0	10,187	0	0	0	0	0	0.00%
74		Central governments	13,609	38	0	0	13,434	90	38	3	0	1	3.21%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	2,508	0	0	0	2,552	0	0	0	0	0	0.00%
79		Institutions	93	11	45	2	93	0	12	0	0	1	10.91%
80		Corporates	1,127	30	733	42	1,152	134	47	0	0	17	36.11%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	2	137	1	206	1	0	137	0	0	0	0.12%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
86		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	4	1	5	1	3	1	1	0	0	0	38.28%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	267	0	647	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		TOTAL	**27,805**	**216**	**1,432**	**250**	**27,424**	**225**	**235**	**3**	**1**	**20**	**8.56%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
97	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	17,371	0	0	0	15,292	43	0	2	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	5,055	0	0	0	1,778	22	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	4	0	1	0	3	0	0	0	0	0	0.00%
104		Corporates	0	0	0	0	0	0	0	0	0	0	18.01%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	1	0	1	0	1	0	0	0	0	0	25.14%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
110		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	63	0	128	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		TOTAL	**22,496**	**0**	**130**	**0**	**17,076**	**65**	**0**	**2**	**0**	**0**	**24.47%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
121	AUSTRALIA	Central banks	879	0	0	0	879	0	0	0	0	0	0.00%
122		Central governments	5,461	0	0	0	5,340	11	0	1	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates	21	1	20	1	11	3	7	0	0	6	82.74%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	393	1	289	1	493	26	11	9	4	10	89.55%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	694	15	445	15	588	87	15	0	0	0	3.11%
134		of which: Residential immovable property	41	0	10	0	30	11	0	0	0	0	0.00%
135		of which: Commercial immovable property	604	15	362	15	507	75	15	0	0	0	3.11%
136		of which: Land, acquisition, development and construction exposures (ADC)	49	0	73	0	51	1	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		TOTAL	**7,448**	**17**	**755**	**17**	**7,311**	**126**	**34**	**10**	**4**	**17**	**49.36%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
145	POLAND	Central banks	1,729	0	0	0	1,729	0	0	0	0	0	0.00%
146		Central governments	11,375	53	0	0	11,558	96	49	6	1	9	17.61%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
152		Corporates	1,175	14	1,097	18	1,007	195	27	1	3	14	50.90%
153		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	7,335	159	5,132	174	6,889	834	450	36	70	290	64.47%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	11,651	30	3,029	30	10,162	1,513	42	2	12	13	29.77%
158		of which: Residential immovable property	11,577	29	2,980	29	10,094	1,498	40	2	12	11	28.27%
159		of which: Commercial immovable property	67	0	38	0	62	14	1	0	1	1	66.26%
160		of which: Land, acquisition, development and construction exposures (ADC)	7	0	11	0	7	1	1	0	0	0	46.12%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	100	0	221	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		TOTAL	**33,364**	**255**	**9,479**	**221**	**31,345**	**2,639**	**568**	**45**	**87**	**325**	**57.19%**

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SPAIN	Central banks	510	0	0	0	510	0	0	0	0	0	0.00%
170		Central governments	6,304	0	60	0	6,300	0	0	3	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	12	0	16	0	2	10	0	0	0	0	0.00%
176		Corporates	30	0	15	0	23	8	0	0	1	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	2	0	0	1	0	0.00%
179		Retail	4,097	17	2,958	17	3,845	39	151	46	36	134	88.61%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
182		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	1	0	2	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	10,957	17	3,051	17	10,681	57	151	49	37	134	88.61%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	LUXEMBOURG	Central banks	5,737	0	0	0	5,737	0	0	0	0	0	0.00%
194		Central governments	334	0	0	0	351	3	0	0	0	0	1.28%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	5,527	11	0	0	3,622	21	11	0	0	3	26.01%
198		International Organisations	170	0	0	0	174	0	0	0	0	0	0.00%
199		Institutions	1	0	0	0	1	0	0	0	0	0	0.00%
200		Corporates	296	10	266	14	270	35	14	0	2	2	17.56%
201		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	12	1	7	2	10	2	1	0	0	0	7.76%
204		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	183	20	131	21	151	34	22	0	2	2	8.89%
206		of which: Residential immovable property	34	7	9	7	27	7	7	0	0	1	8.55%
207		of which: Commercial immovable property	112	6	67	6	94	20	6	0	1	0	1.36%
208		of which: Land, acquisition, development and construction exposures (ADC)	37	7	55	9	29	7	8	0	0	1	14.90%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	12	0	26	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
216		TOTAL	12,270	43	431	37	10,315	94	48	0	5	7	15.37%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	7,272	0	0	0	6,987	98	0	2	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	210	0	0	0	213	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	1,988	3	398	1	1,979	9	3	1	0	0	8.01%
224		Corporates	29	0	20	0	22	6	0	0	0	0	18.01%
225		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	102	0	76	0	102	0	1	0	0	0	58.65%
228		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	2	0	2	0	1	1	0	0	0	0	0.00%
230		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	2	0	2	0	0	1	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	25	0	73	0	0	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
240		TOTAL	9,628	3	569	1	9,304	115	4	3	1	1	17.91%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	ITALY	Central banks	154	0	0	0	155	0	0	0	0	0	0.00%
242		Central governments	2,814	44	85	0	2,699	200	44	3	1	0	0.85%
243		Regional governments or local authorities	41	2	8	3	8	33	4	0	0	2	37.95%
244		Public sector entities	0	0	0	0	0	0	1	0	0	1	66.30%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	64	0	19	0	63	1	0	0	0	0	36.46%
248		Corporates	5	1	5	1	4	1	13	0	0	12	93.22%
249		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	1,002	36	647	44	1,264	45	80	14	4	44	55.06%
252		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	346	2	136	2	343	4	7	0	0	5	71.09%
254		of which: Residential immovable property	346	1	136	1	343	4	2	0	0	1	31.19%
255		of which: Commercial immovable property	0	1	0	1	0	0	6	0	0	5	82.13%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	1	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264		TOTAL	4,426	86	900	51	4,535	285	149	17	6	64	42.84%

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ING Groep N.V.	Central banks	70,578	781	0	0	12	0	0.00%	70,578	781	0	0	12	0	0.00%	70,578	781	0	0	12	0	0.00%
2		Central governments	90,917	2,700	757	30	79	171	22.54%	89,450	4,061	862	29	103	213	24.67%	88,046	5,354	974	28	112	257	26.43%
3		Regional governments or local authorities	107	32	6	1	1	3	43.44%	104	32	8	1	1	3	42.45%	102	32	11	0	1	4	41.86%
4		Public sector entities	0	2	1	0	0	1	66.19%	0	2	1	0	0	1	66.02%	0	2	1	0	0	1	65.81%
5		Multilateral Development Banks	5,867	130	13	0	1	3	25.18%	5,787	207	15	0	2	3	23.45%	5,703	289	18	0	3	4	21.82%
6		International Organisations	2,693	33	0	0	1	0	50.00%	2,658	67	1	0	2	0	50.00%	2,620	103	2	0	3	1	50.00%
7		Institutions	2,169	216	33	2	2	3	10.12%	2,138	223	57	2	2	6	9.67%	2,110	224	83	2	2	8	9.49%
8		Corporates	4,577	980	315	18	18	147	46.61%	4,400	1,060	412	16	20	185	45.04%	4,270	1,093	509	16	23	224	43.97%
9		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
10		of which: Specialised Lending	21	6	1	0	1	0	50.98%	20	6	1	0	1	1	49.14%	19	6	2	0	0	1	47.41%
11		Retail	21,378	3,045	1,568	133	246	996	63.52%	20,961	3,083	1,947	120	252	1,248	64.12%	20,606	3,086	2,299	117	254	1,482	64.47%
12		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	15,315	2,547	275	4	17	46	16.76%	15,181	2,563	393	4	17	56	14.21%	15,061	2,572	505	4	17	65	12.91%
14		of which: Residential immovable property	13,440	1,598	151	3	14	30	19.92%	13,378	1,610	200	3	14	36	18.17%	13,316	1,623	250	3	15	43	17.11%
15		of which: Commercial immovable property	1,793	937	114	1	2	14	12.38%	1,723	941	180	1	2	17	9.32%	1,672	931	240	1	2	19	7.98%
16		of which: Land, acquisition, development and construction exposures (ADC)	82	12	11	0	0	2	18.99%	80	12	13	0	0	3	20.86%	73	17	15	0	1	3	22.00%
17		Subordinated debt exposures	174	19	40	2	2	32	80.21%	166	22	44	1	2	35	79.80%	161	23	48	1	3	38	79.46%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	**213,774**	**10,484**	**3,007**	**190**	**380**	**1,401**	**46.60%**	**211,424**	**12,102**	**3,739**	**173**	**415**	**1,751**	**46.82%**	**209,256**	**13,559**	**4,450**	**169**	**431**	**2,085**	**46.85%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	NETHERLANDS	Central banks	22,492	0	0	0	0	0	0.00%	22,492	0	0	0	0	0	0.00%	22,492	0	0	0	0	0	0.00%
26		Central governments	3,614	199	126	0	7	51	40.00%	3,588	225	127	0	7	51	40.00%	3,560	252	128	0	7	51	40.00%
27		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Public sector entities	0	2	0	0	0	0	46.58%	0	2	0	0	0	0	46.92%	0	2	0	0	0	0	47.18%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	4	170	0	0	1	0	9.80%	6	168	1	0	1	0	9.38%	7	167	1	0	1	0	9.33%
32		Corporates	205	120	5	1	4	2	37.83%	198	122	10	1	5	4	37.63%	192	122	15	1	5	6	37.81%
33		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
34		of which: Specialised Lending	6	3	0	0	0	0	8.02%	6	3	0	0	0	0	9.68%	6	3	1	0	0	0	10.85%
35		Retail	196	91	3	1	4	1	50.99%	190	95	5	1	4	2	47.55%	184	98	8	1	5	4	46.43%
36		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	909	791	49	0	1	0	0.43%	875	786	88	0	1	0	0.38%	854	772	123	0	1	0	0.38%
38		of which: Residential immovable property	4	3	0	0	0	0	0.39%	4	4	0	0	0	0	0.46%	4	4	0	0	0	0	0.48%
39		of which: Commercial immovable property	905	787	49	0	1	0	0.43%	871	782	88	0	1	0	0.38%	850	768	123	0	1	0	0.38%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	152	18	16	1	2	9	55.53%	145	22	20	1	2	12	59.29%	140	22	24	1	2	15	62.05%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	**27,572**	**1,392**	**199**	**3**	**19**	**63**	**31.63%**	**27,493**	**1,419**	**250**	**3**	**20**	**69**	**27.66%**	**27,430**	**1,434**	**299**	**3**	**21**	**76**	**25.41%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	GERMANY	Central banks	13,966	0	0	0	0	0	0.00%	13,966	0	0	0	0	0	0.00%	13,966	0	0	0	0	0	0.00%
50		Central governments	10,991	160	125	0	4	50	40.00%	10,936	214	127	0	4	51	40.00%	10,884	265	128	0	4	51	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	10	1	0	0	0	0	18.61%	9	2	0	0	0	0	18.55%	9	2	0	0	0	0	18.56%
56		Corporates	41	13	4	0	1	3	91.01%	39	14	5	0	1	4	88.46%	38	14	6	0	1	5	86.91%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	5,974	1,653	172	8	108	105	61.32%	5,918	1,652	228	7	111	138	60.35%	5,868	1,646	284	7	113	170	59.93%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	14.66%	2	0	0	0	0	0	14.39%	2	0	0	0	0	0	14.16%
62		of which: Residential immovable property	2	0	0	0	0	0	14.66%	2	0	0	0	0	0	14.39%	2	0	0	0	0	0	14.16%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**30,984**	**1,828**	**301**	**9**	**113**	**159**	**52.77%**	**30,871**	**1,882**	**360**	**8**	**116**	**193**	**53.53%**	**30,768**	**1,928**	**418**	**8**	**118**	**226**	**54.16%**

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	BELGIUM	**Central banks**	10,187	0	0	0	0	0	0.00%	10,187	0	0	0	0	0	0.00%	10,187	0	0	0	0	0	0.00%
74		**Central governments**	13,299	222	41	1	8	3	6.51%	13,173	344	45	0	10	4	9.40%	13,052	461	50	0	11	6	11.97%
75		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		**Public sector entities**	0	0	0	0	0	0	28.71%	0	0	0	0	0	0	28.71%	0	0	0	0	0	0	28.71%
77		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		**International Organisations**	2,520	31	0	0	1	0	50.00%	2,488	63	1	0	2	0	50.00%	2,452	98	2	0	3	1	50.00%
79		**Institutions**	86	7	13	0	0	2	12.07%	81	10	14	0	0	2	13.20%	78	11	16	0	0	2	14.27%
80		**Corporates**	1,140	132	61	2	0	21	34.57%	1,096	162	76	2	0	25	33.58%	1,074	169	91	2	1	30	32.90%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		**Retail**	1	1	137	0	0	0	0.13%	1	1	137	0	0	0	0.13%	1	1	137	0	0	0	0.14%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		**Secured by mortgages on immovable property and ADC exposures**	1	0	0	0	0	0	7.99%	1	0	0	0	0	0	7.60%	1	0	0	0	0	0	7.45%
86		of which: Residential immovable property	1	0	0	0	0	0	7.99%	1	0	0	0	0	0	7.60%	1	0	0	0	0	0	7.45%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		**Subordinated debt exposures**	3	1	1	0	0	0	39.99%	3	1	1	0	0	0	41.87%	3	1	1	0	0	0	43.68%
90		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		**Securitisation**																					
95		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**TOTAL**	**27,237**	**393**	**254**	**3**	**9**	**26**	**10.29%**	**27,030**	**580**	**275**	**3**	**13**	**33**	**11.89%**	**26,848**	**739**	**297**	**3**	**16**	**40**	**13.41%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	UNITED STATES	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		**Central governments**	15,227	104	3	1	1	1	40.00%	15,127	201	7	1	3	3	40.00%	15,000	323	12	1	5	5	40.00%
99		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		**Multilateral Development Banks**	1,739	61	1	0	0	0	5.59%	1,710	88	2	0	0	0	6.49%	1,682	115	4	0	1	0	7.03%
102		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		**Institutions**	3	0	0	0	0	0	10.42%	3	0	0	0	0	0	10.32%	3	0	0	0	0	0	10.31%
104		**Corporates**	0	0	0	0	0	0	18.12%	0	0	0	0	0	0	18.26%	0	0	0	0	0	0	18.42%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		**Retail**	1	0	0	0	0	0	28.09%	1	0	0	0	0	0	31.19%	1	0	0	0	0	0	34.03%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		**Secured by mortgages on immovable property and ADC exposures**	1	0	0	0	0	0	1.39%	1	0	0	0	0	0	1.55%	1	0	0	0	0	0	1.71%
110		of which: Residential immovable property	1	0	0	0	0	0	1.39%	1	0	0	0	0	0	1.55%	1	0	0	0	0	0	1.71%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		**Securitisation**																					
119		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		**TOTAL**	**16,972**	**165**	**4**	**1**	**1**	**1**	**33.41%**	**16,843**	**289**	**9**	**1**	**3**	**3**	**32.69%**	**16,687**	**438**	**16**	**1**	**6**	**5**	**32.30%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)																					
121	AUSTRALIA	**Central banks**	879	0	0	0	0	0	0.00%	879	0	0	0	0	0	0.00%	879	0	0	0	0	0	0.00%
122		**Central governments**	5,294	56	1	1	1	1	40.00%	5,240	108	3	1	2	1	40.00%	5,177	168	6	1	3	2	40.00%
123		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		**Institutions**	0	0	0	0	0	0	8.07%	0	0	0	0	0	0	8.07%	0	0	0	0	0	0	8.07%
128		**Corporates**	10	3	8	0	0	6	81.02%	10	3	8	0	0	6	79.37%	9	3	9	0	0	7	78.01%
129		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		**Retail**	412	93	25	6	14	22	87.16%	384	107	40	5	17	34	86.27%	373	104	54	5	16	46	85.81%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		**Secured by mortgages on immovable property and ADC exposures**	582	77	31	0	0	1	3.04%	562	81	47	0	0	2	3.19%	535	94	62	0	0	2	3.22%
134		of which: Residential immovable property	31	9	2	0	0	0	0.09%	32	7	3	0	0	0	0.09%	28	9	4	0	0	0	0.09%
135		of which: Commercial immovable property	504	64	29	0	0	1	1.88%	484	70	43	0	0	1	1.46%	467	75	55	0	0	1	1.27%
136		of which: Land, acquisition, development and construction exposures (ADC)	47	4	1	0	0	0	57.19%	46	4	2	0	0	1	55.84%	39	11	2	0	0	1	54.39%
137		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		**Securitisation**																					
143		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		**TOTAL**	**7,177**	**229**	**65**	**7**	**16**	**30**	**45.28%**	**7,074**	**299**	**98**	**6**	**19**	**44**	**44.28%**	**6,973**	**368**	**130**	**5**	**20**	**57**	**44.09%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	POLAND	**Central banks**	1,729	0	0	0	0	0	0.00%	1,729	0	0	0	0	0	0.00%	1,729	0	0	0	0	0	0.00%
146		**Central governments**	11,024	616	64	7	14	25	39.39%	10,515	1,106	82	7	20	33	39.53%	10,030	1,570	103	7	19	41	39.62%
147		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		**Corporates**	992	186	51	3	3	24	47.16%	963	194	72	3	3	33	45.39%	939	197	93	3	4	41	44.00%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		**Retail**	6,746	820	607	40	62	411	67.68%	6,645	793	735	36	56	500	68.03%	6,541	788	844	35	54	575	68.20%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		**Secured by mortgages on immovable property and ADC exposures**	10,097	1,554	67	2	14	20	29.82%	10,061	1,566	90	2	14	25	27.82%	10,027	1,576	114	2	14	30	26.51%
158		of which: Residential immovable property	10,031	1,539	62	2	14	17	27.81%	9,996	1,552	84	1	14	22	25.96%	9,964	1,562	105	1	14	26	24.76%
159		of which: Commercial immovable property	60	14	4	0	1	2	56.70%	58	13	6	0	0	3	48.25%	56	13	8	0	0	4	44.46%
160		of which: Land, acquisition, development and construction exposures (ADC)	6	1	1	0	0	0	57.59%	6	1	1	0	0	1	64.34%	6	1	1	0	0	1	69.17%
161		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		**Securitisation**																					
167		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**TOTAL**	**30,588**	**3,175**	**788**	**52**	**94**	**480**	**60.87%**	**29,912**	**3,660**	**980**	**48**	**93**	**591**	**60.26%**	**29,266**	**4,131**	**1,154**	**47**	**91**	**687**	**59.57%**

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	510	0	0	0	0	0	0.00%	510	0	0	0	0	0	0.00%	510	0	0	0	0	0	0.00%
170		Central governments	6,137	154	9	4	5	3	40.00%	5,991	291	18	4	7	7	40.00%	5,857	415	28	4	8	11	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	1	11	0	0	0	0	8.43%	1	11	0	0	0	0	8.39%	1	11	0	0	0	0	8.42%
176		Corporates	22	8	0	0	1	0	90.66%	22	8	1	0	0	0	89.72%	22	9	1	0	0	1	88.64%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	1	0	0	1	0	92.94%	0	1	0	0	0	0	92.94%	0	1	1	0	0	1	92.94%
179		Retail	3,737	90	208	40	28	184	88.47%	3,636	126	273	39	34	240	87.98%	3,545	147	342	38	37	299	87.45%
180		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181	SPAIN	Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	9.31%	1	0	0	0	0	0	9.69%	1	0	0	0	0	0	10.15%
182		of which: Residential immovable property	1	0	0	0	0	0	9.31%	1	0	0	0	0	0	9.69%	1	0	0	0	0	0	10.15%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**10,409**	**264**	**217**	**43**	**33**	**187**	**86.55%**	**10,161**	**437**	**291**	**43**	**41**	**248**	**85.01%**	**9,937**	**581**	**371**	**42**	**45**	**311**	**83.86%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193		Central banks	5,737	0	0	0	0	0	0.00%	5,737	0	0	0	0	0	0.00%	5,737	0	0	0	0	0	0.00%
194		Central governments	349	5	0	0	0	0	40.00%	346	8	0	0	0	0	40.00%	344	10	0	0	0	0	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	0	0	0	0	0	0	21.33%	0	0	0	0	0	0	20.93%	0	0	0	0	0	0	20.60%
197		Multilateral Development Banks	3,579	63	12	0	1	3	26.42%	3,533	108	13	0	2	3	26.13%	3,482	158	14	0	2	4	25.71%
198		International Organisations	172	2	0	0	0	0	50.00%	170	4	0	0	0	0	50.00%	168	6	0	0	0	0	50.00%
199		Institutions	1	0	0	0	0	0	8.49%	1	0	0	0	0	0	8.54%	0	0	0	0	0	0	8.58%
200		Corporates	266	35	18	0	0	3	16.99%	260	37	22	0	0	4	16.61%	254	38	26	0	1	4	16.37%
201		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	10	2	2	0	0	0	8.37%	10	2	2	0	0	0	8.91%	9	2	2	0	0	0	9.35%
204		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	149	30	27	0	0	2	7.58%	146	29	32	0	0	2	6.67%	142	28	36	0	0	2	6.04%
206		of which: Residential immovable property	28	5	9	0	0	1	7.58%	27	5	10	0	0	1	6.81%	26	4	11	0	0	1	6.26%
207		of which: Commercial immovable property	93	18	9	0	0	0	1.45%	91	18	11	0	0	0	1.51%	89	18	14	0	0	0	1.54%
208		of which: Land, acquisition, development and construction exposures (ADC)	29	7	9	0	0	1	13.33%	28	6	10	0	0	1	12.13%	28	6	11	0	0	1	11.22%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**10,262**	**138**	**58**	**1**	**2**	**8**	**14.34%**	**10,202**	**187**	**68**	**1**	**3**	**9**	**13.61%**	**10,137**	**241**	**79**	**1**	**3**	**10**	**13.21%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	6,886	197	2	1	6	1	40.00%	6,793	289	4	1	8	1	40.00%	6,706	374	6	1	8	2	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	210	3	0	0	0	0	20.00%	206	6	0	0	0	0	20.00%	203	10	0	0	0	0	20.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	1,950	23	18	1	1	1	8.04%	1,923	29	39	1	1	3	8.03%	1,897	31	63	1	1	5	8.03%
224		Corporates	21	7	0	0	0	0	31.83%	20	8	0	0	0	0	29.93%	20	8	0	0	0	0	27.42%
225		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	100	1	2	1	0	1	61.53%	99	1	3	1	0	2	62.53%	97	1	4	1	0	2	62.95%
228		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229	FRANCE	Secured by mortgages on immovable property and ADC exposures	1	1	0	0	0	0	1.66%	1	1	0	0	0	0	1.64%	1	1	0	0	0	0	1.62%
230		of which: Residential immovable property	1	0	0	0	0	0	4.19%	1	0	0	0	0	0	4.08%	1	0	0	0	0	0	4.02%
231		of which: Commercial immovable property	0	1	0	0	0	0	1.22%	0	1	0	0	0	0	1.22%	0	1	0	0	0	0	1.22%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	**9,169**	**232**	**21**	**3**	**7**	**3**	**14.65%**	**9,042**	**335**	**46**	**3**	**9**	**6**	**13.81%**	**8,924**	**426**	**73**	**3**	**9**	**10**	**13.47%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks	155	0	0	0	0	0	0.00%	155	0	0	0	0	0	0.00%	155	0	0	0	0	0	0.00%
242		Central governments	2,625	260	57	5	7	6	10.03%	2,504	368	71	5	8	11	15.86%	2,398	459	85	5	8	17	19.90%
243		Regional governments or local authorities	15	26	4	0	1	2	44.72%	18	23	4	0	1	2	44.51%	19	21	5	0	0	2	44.32%
244		Public sector entities	0	0	1	0	0	1	66.30%	0	0	1	0	0	1	66.30%	0	0	1	0	0	1	66.30%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	63	1	1	0	0	0	28.17%	63	1	1	0	0	0	25.34%	62	1	2	0	0	0	23.87%
248		Corporates	4	1	13	0	0	12	91.66%	4	1	13	0	0	12	90.39%	3	0	13	0	0	12	89.34%
249		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	1,217	54	117	15	10	64	54.98%	1,163	70	155	13	12	83	53.64%	1,121	77	191	13	14	101	52.77%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253	ITALY	Secured by mortgages on immovable property and ADC exposures	341	4	10	0	0	6	59.47%	340	4	11	0	0	6	53.11%	338	4	13	0	0	6	48.80%
254		of which: Residential immovable property	341	4	4	0	0	1	23.48%	340	4	5	0	0	1	21.74%	338	4	7	0	0	1	20.92%
255		of which: Commercial immovable property	0	0	6	0	0	5	82.11%	0	0	6	0	0	5	82.09%	0	0	6	0	0	5	82.06%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**4,420**	**346**	**203**	**21**	**18**	**91**	**44.64%**	**4,245**	**467**	**257**	**18**	**22**	**115**	**44.87%**	**4,097**	**562**	**310**	**18**	**22**	**139**	**44.95%**

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ING Groep N.V.	Central banks	69,832	1,527	0	0	17	0	0.00%	70,578	781	0	0	16	0	0.00%	70,578	781	0	0	15	0	0.00%
2		Central governments	85,524	8,027	822	47	454	107	13.05%	83,888	9,450	1,035	38	425	192	18.58%	81,780	11,373	1,221	34	382	267	21.84%
3		Regional governments or local authorities	82	56	7	1	4	3	42.89%	71	62	11	0	3	5	41.76%	69	60	15	0	3	6	41.31%
4		Public sector entities	0	2	1	0	0	1	66.09%	0	2	1	0	0	1	65.72%	0	2	1	0	0	1	65.36%
5		Multilateral Development Banks	5,634	361	14	1	4	3	23.87%	5,548	437	24	0	5	5	20.25%	5,465	512	32	0	6	6	19.01%
6		International Organisations	2,674	52	1	1	3	0	50.00%	2,601	122	3	0	6	1	50.00%	2,545	175	5	0	8	3	50.00%
7		Institutions	2,090	283	44	4	4	5	11.69%	2,067	256	94	4	4	11	12.04%	2,006	260	151	3	3	18	11.71%
8		Corporates	3,888	1,610	374	31	48	194	51.99%	3,921	1,390	561	22	40	291	51.87%	3,800	1,365	708	20	36	359	50.80%
9		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
10		of which: Specialised Lending	18	8	1	0	1	1	50.87%	18	8	2	0	1	1	48.13%	18	7	3	0	0	1	46.33%
11		Retail	18,544	5,446	2,001	245	568	1,494	74.64%	18,279	4,826	2,885	149	488	2,242	77.70%	18,084	4,467	3,440	140	423	2,628	76.38%
12		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	14,600	3,198	339	11	36	60	17.73%	14,537	3,048	552	9	36	88	15.96%	14,430	2,966	741	8	33	113	15.25%
14		of which: Residential immovable property	13,235	1,778	176	8	26	38	21.39%	13,106	1,809	273	7	26	55	19.98%	13,015	1,804	369	6	24	70	18.81%
15		of which: Commercial immovable property	1,316	1,377	151	3	8	20	13.08%	1,389	1,194	261	2	7	28	10.82%	1,375	1,121	348	2	6	35	10.08%
16		of which: Land, acquisition, development and construction exposures (ADC)	49	43	12	0	2	3	22.61%	42	45	18	0	2	5	29.89%	40	41	24	0	2	8	35.51%
17		Subordinated debt exposures	123	66	43	2	7	34	79.86%	134	45	53	2	5	42	79.08%	128	44	61	1	5	48	78.72%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	202,991	20,627	3,646	342	1,144	1,902	52.17%	201,625	20,419	5,221	225	1,028	2,879	55.14%	198,885	22,005	6,375	208	914	3,448	54.09%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	NETHERLANDS	Central banks	22,492	0	0	0	0	0	0.00%	22,492	0	0	0	0	0	0.00%	22,492	0	0	0	0	0	0.00%
26		Central governments	3,560	254	126	0	20	2	1.83%	3,487	325	127	0	21	3	2.01%	3,432	379	128	0	19	3	2.20%
27		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Public sector entities	0	2	0	0	0	0	46.78%	0	2	0	0	0	0	47.08%	0	2	0	0	0	0	47.27%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	1	174	0	0	1	0	11.21%	4	169	1	0	1	0	12.29%	5	168	2	0	1	0	11.66%
32		Corporates	148	174	8	1	9	4	47.37%	154	158	18	1	8	8	47.28%	151	152	27	1	8	12	46.05%
33		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
34		of which: Specialised Lending	4	5	0	0	0	0	8.56%	4	5	1	0	0	0	10.76%	4	4	1	0	0	0	11.78%
35		Retail	177	108	5	1	10	3	62.16%	170	108	11	1	10	7	58.70%	165	108	17	1	8	9	56.27%
36		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	528	1,143	77	0	2	1	0.73%	628	977	144	0	2	1	0.91%	634	924	190	0	2	2	1.01%
38		of which: Residential immovable property	3	5	0	0	0	0	0.54%	3	4	0	0	0	0	0.63%	3	4	0	0	0	0	0.64%
39		of which: Commercial immovable property	526	1,138	77	0	2	1	0.73%	625	973	143	0	2	1	0.91%	630	920	190	0	2	2	1.02%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	118	49	19	2	6	11	58.28%	117	41	28	1	5	18	64.11%	111	41	35	1	5	23	66.33%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	27,025	1,902	235	4	48	21	8.71%	27,052	1,781	329	3	47	37	11.30%	26,989	1,775	398	3	43	50	12.50%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	GERMANY	Central banks	13,966	0	0	0	0	0	0.00%	13,966	0	0	0	0	0	0.00%	13,966	0	0	0	0	0	0.00%
50		Central governments	10,750	401	126	0	24	9	7.18%	10,656	495	127	1	23	10	7.50%	10,571	578	128	1	18	10	7.85%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	5	6	0	0	0	0	18.80%	8	3	1	0	0	0	18.89%	8	3	1	0	0	0	18.85%
56		Corporates	38	16	4	0	1	3	88.69%	37	15	5	0	1	4	83.94%	36	15	7	0	1	5	81.81%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	5,101	2,516	182	12	208	125	68.74%	5,272	2,259	267	11	192	179	67.09%	5,191	2,265	343	10	192	227	66.19%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	19.49%	2	0	0	0	0	0	19.28%	2	0	0	0	0	0	18.52%
62		of which: Residential immovable property	2	0	0	0	0	0	19.49%	2	0	0	0	0	0	19.28%	2	0	0	0	0	0	18.52%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	29,862	2,940	312	13	233	138	44.16%	29,941	2,772	400	12	216	193	48.33%	29,773	2,862	478	11	211	242	50.67%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	BELGIUM	Central banks	10,187	0	0	0	0	0	0.00%	10,187	0	0	0	0	0	0.00%	10,187	0	0	0	0	0	0.00%
74		Central governments	13,155	366	42	0	27	3	6.70%	12,821	695	46	0	42	5	9.94%	12,504	1,007	51	0	47	7	12.79%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	47.71%	0	0	0	0	0	0	47.71%	0	0	0	0	0	0	46.89%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	2,503	48	1	1	3	0	50.00%	2,436	113	3	0	5	1	50.00%	2,383	164	5	0	7	2	50.00%
79		Institutions	38	53	14	0	1	2	14.49%	66	21	18	0	0	4	19.74%	61	23	21	0	0	5	22.02%
80		Corporates	872	389	72	3	3	29	40.40%	936	288	109	3	2	47	43.05%	905	291	137	3	2	60	43.74%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	1	1	137	0	0	0	0.14%	1	1	137	0	0	0	0.16%	1	1	137	0	0	0	0.19%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	12.61%	1	0	0	0	0	0	12.63%	1	0	0	0	0	0	11.92%
86		of which: Residential immovable property	1	0	0	0	0	0	12.61%	1	0	0	0	0	0	12.63%	1	0	0	0	0	0	11.92%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	3	1	1	0	0	0	41.02%	3	1	1	0	0	0	43.70%	3	1	1	0	0	1	46.21%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	26,760	858	266	5	34	35	13.04%	26,452	1,119	314	4	51	57	18.16%	26,046	1,486	353	4	57	75	21.12%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	15,067	256	12	5	5	5	40.00%	14,786	521	28	1	8	11	40.00%	14,679	622	34	1	10	14	40.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	1,561	238	2	0	1	0	7.12%	1,616	177	7	0	1	1	8.28%	1,620	170	10	0	1	1	7.87%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	3	0	0	0	0	0	12.76%	3	0	0	0	0	0	12.71%	3	0	0	0	0	0	11.76%
104		Corporates	0	0	0	0	0	0	29.16%	0	0	0	0	0	0	29.39%	0	0	0	0	0	0	29.58%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	1	0	0	0	0	0	33.76%	1	0	0	0	0	0	37.11%	1	0	0	0	0	0	39.95%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	17.18%	1	0	0	0	0	0	16.91%	1	0	0	0	0	0	16.21%
110		of which: Residential immovable property	1	0	0	0	0	0	17.18%	1	0	0	0	0	0	16.91%	1	0	0	0	0	0	16.21%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	16,634	494	14	5	7	5	35.92%	16,407	699	35	1	10	12	33.80%	16,305	792	45	1	11	15	32.59%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	AUSTRALIA	Central banks	879	0	0	0	0	0	0.00%	879	0	0	0	0	0	0.00%	879	0	0	0	0	0	0.00%
122		Central governments	5,259	89	3	1	3	1	40.00%	5,162	181	7	1	5	3	40.00%	5,069	269	13	1	7	5	40.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	9.51%	0	0	0	0	0	0	9.51%	0	0	0	0	0	0	9.48%
128		Corporates	6	7	8	0	1	7	81.59%	6	6	9	0	1	7	79.24%	6	4	10	0	1	8	77.19%
129		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	412	93	25	7	15	23	91.31%	384	107	40	5	18	36	90.87%	373	104	54	5	17	49	90.55%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	460	192	38	1	4	4	10.99%	443	177	70	1	4	9	12.61%	434	153	103	1	4	14	13.72%
134		of which: Residential immovable property	15	23	3	0	0	0	3.90%	15	20	6	0	0	0	4.18%	15	16	10	0	0	0	4.35%
135		of which: Commercial immovable property	427	135	34	1	2	3	9.24%	417	121	59	1	2	5	9.17%	410	104	83	1	2	8	9.08%
136		of which: Land, acquisition, development and construction exposures (ADC)	17	33	1	0	1	1	65.26%	11	36	5	0	2	3	65.34%	9	33	9	0	2	6	65.03%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	7,016	381	74	9	22	35	46.76%	6,873	471	127	7	28	55	43.58%	6,761	530	180	6	29	76	42.26%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	POLAND	Central banks	1,729	0	0	0	0	0	0.00%	1,729	0	0	0	0	0	0.00%	1,729	0	0	0	0	0	0.00%
146		Central governments	8,752	2,883	69	12	160	27	39.43%	7,797	3,797	109	11	156	43	39.64%	7,035	4,517	151	9	121	60	39.74%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	860	307	62	5	10	34	55.30%	865	261	103	4	8	56	54.33%	850	245	135	4	7	71	52.84%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	5,271	1,954	948	111	225	809	85.39%	5,150	1,589	1,434	38	156	1,286	89.68%	5,216	1,334	1,623	37	110	1,429	88.07%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	9,972	1,670	75	4	25	25	33.89%	9,895	1,706	116	3	25	38	32.59%	9,852	1,712	154	3	23	48	31.16%
158		of which: Residential immovable property	9,915	1,647	70	4	22	22	30.88%	9,838	1,687	107	2	23	32	29.43%	9,796	1,694	141	2	22	40	28.07%
159		of which: Commercial immovable property	52	21	5	1	2	3	74.11%	51	18	8	0	1	6	68.80%	50	17	11	0	1	7	65.89%
160		of which: Land, acquisition, development and construction exposures (ADC)	5	2	1	0	0	0	66.69%	5	2	1	0	0	1	74.45%	5	2	1	0	0	1	78.59%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	26,584	6,814	1,154	133	420	896	77.69%	25,436	7,353	1,763	57	345	1,423	80.74%	24,681	7,808	2,062	53	262	1,608	77.99%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	510	0	0	0	0	0	0.00%	510	0	0	0	0	0	0.00%	510	0	0	0	0	0	0.00%
170		Central governments	5,698	586	15	6	39	6	40.00%	5,714	554	31	5	30	12	40.00%	5,494	761	45	5	30	18	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	1	12	0	0	0	0	9.96%	1	11	0	0	0	0	9.87%	1	11	0	0	0	0	9.82%
176		Corporates	21	10	0	0	1	0	90.18%	21	9	1	0	0	1	87.98%	20	10	1	0	0	1	86.54%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	1	0	0	1	0	92.94%	0	1	1	0	0	1	92.94%	0	1	1	0	0	1	92.94%
179		Retail	3,685	121	228	54	38	208	91.49%	3,561	158	316	43	42	286	90.66%	3,467	173	395	41	43	354	89.55%
180		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	13.13%	1	0	0	0	0	0	13.83%	1	0	0	0	0	0	14.17%
182		of which: Residential immovable property	1	0	0	0	0	0	13.13%	1	0	0	0	0	0	13.83%	1	0	0	0	0	0	14.17%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	9,916	729	244	59	78	215	88.22%	9,808	734	347	48	72	299	86.14%	9,493	955	441	46	73	373	84.45%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	LUXEMBOURG	Central banks	5,737	0	0	0	0	0	0.00%	5,737	0	0	0	0	0	0.00%	5,737	0	0	0	0	0	0.00%
194		Central governments	347	7	0	0	0	0	40.00%	341	13	0	0	1	0	40.00%	337	17	0	0	1	0	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	0	0	0	0	0	0	34.38%	0	0	0	0	0	0	34.38%	0	0	0	0	0	0	32.21%
197		Multilateral Development Banks	3,534	108	12	0	2	3	26.29%	3,411	226	16	0	4	4	25.27%	3,336	298	20	0	5	5	24.58%
198		International Organisations	170	4	0	0	0	0	50.00%	165	9	0	0	0	0	50.00%	162	12	0	0	0	0	50.00%
199		Institutions	0	0	0	0	0	0	12.32%	0	0	0	0	0	0	12.45%	0	0	0	0	0	0	11.69%
200		Corporates	243	56	20	1	2	5	22.77%	241	49	28	1	1	7	23.56%	236	47	35	1	1	8	23.05%
201		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	9	3	2	0	0	0	14.89%	9	3	2	0	0	0	15.77%	9	2	3	0	0	0	15.93%
204		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	143	34	30	0	0	2	7.91%	136	32	38	0	0	3	6.84%	132	29	45	0	0	3	6.15%
206		of which: Residential immovable property	26	6	9	0	0	1	8.07%	24	5	12	0	0	1	7.14%	23	5	14	0	0	1	6.53%
207		of which: Commercial immovable property	90	19	10	0	0	0	2.65%	86	19	15	0	0	0	2.88%	83	19	18	0	0	1	2.77%
208		of which: Land, acquisition, development and construction exposures (ADC)	27	8	10	0	0	1	13.16%	26	7	12	0	0	1	11.51%	26	6	13	0	0	1	10.48%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	10,183	211	64	2	5	10	16.36%	10,041	331	85	1	6	14	16.25%	9,948	405	104	1	7	17	15.92%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	6,799	284	2	1	20	1	40.00%	6,602	479	4	1	28	2	40.00%	6,430	649	6	1	28	2	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	208	4	0	0	0	0	20.00%	201	11	0	0	0	0	20.00%	196	16	0	0	0	0	20.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	1,931	33	27	3	1	3	9.48%	1,874	47	70	3	2	7	9.47%	1,818	51	121	3	1	11	9.44%
224		Corporates	20	8	0	0	0	0	47.61%	19	9	0	0	0	0	48.72%	18	10	1	0	0	0	45.11%
225		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	99	2	2	1	1	1	73.01%	96	2	4	1	1	3	74.06%	93	2	7	1	1	5	74.22%
228		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	1	1	0	0	0	0	3.50%	1	1	0	0	0	0	3.57%	1	1	0	0	0	0	3.19%
230		of which: Residential immovable property	1	0	0	0	0	0	7.55%	1	0	0	0	0	0	7.72%	1	0	0	0	0	0	7.33%
231		of which: Commercial immovable property	0	1	0	0	0	0	2.64%	0	1	0	0	0	0	2.64%	0	1	0	0	0	0	2.25%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	9,058	333	31	5	22	5	15.60%	8,793	550	79	5	31	12	14.70%	8,556	731	136	5	31	19	14.29%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	ITALY	Central banks	155	0	0	0	0	0	0.00%	155	0	0	0	0	0	0.00%	155	0	0	0	0	0	0.00%
242		Central governments	2,073	808	61	6	51	7	11.85%	1,997	862	83	7	43	16	19.42%	1,831	1,003	108	6	36	26	24.24%
243		Regional governments or local authorities	5	36	4	0	3	2	44.67%	5	35	5	0	2	2	44.34%	6	34	5	0	1	2	44.03%
244		Public sector entities	0	0	1	0	0	1	66.30%	0	0	1	0	0	1	66.30%	0	0	1	0	0	1	66.30%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	62	1	1	0	0	0	34.74%	61	1	2	0	0	1	34.26%	61	1	3	0	0	1	34.14%
248		Corporates	3	1	13	0	0	12	91.93%	3	1	13	0	0	12	90.38%	3	0	13	0	0	12	89.18%
249		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	1,189	68	132	23	14	77	58.87%	1,118	86	185	19	18	106	57.51%	1,061	93	235	17	18	133	56.50%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	337	7	11	1	1	6	59.84%	333	7	16	1	1	8	51.71%	330	6	19	1	1	9	48.36%
254		of which: Residential immovable property	337	7	5	1	1	2	32.59%	333	7	10	1	1	3	33.36%	330	6	13	1	1	5	33.60%
255		of which: Commercial immovable property	0	0	6	0	0	5	82.11%	0	0	6	0	0	5	82.07%	0	0	6	0	0	5	82.03%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	3,825	922	222	31	69	106	47.68%	3,672	992	305	27	64	146	47.97%	3,446	1,137	385	24	56	184	47.88%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

ING Groep N.V.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	11,800						
3		SEC-ERBA	3,219						
4		SEC-IAA	3,124						
5		**Total**	**18,143**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	1,817	2,362	2,754	3,098	2,943	4,969	8,210
8		SEC-ERBA	334	410	487	559	530	744	1,042
9		SEC-IAA	415	471	550	621	589	781	1,037
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**2,567**	**3,243**	**3,790**	**4,278**	**4,062**	**6,494**	**10,289**
12	Impairments	**Total banking book others than assessed at fair value**		**4**	**5**	**6**	**15**	**12**	**11**

2025 EU-wide Stress Test: Risk exposure amounts

ING Groep N.V.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	276,899	263,818	267,290	271,029	275,188	279,877	302,327	319,916
2	Risk exposure amount for securitisations and re-securitisations	2,563	2,567	3,243	3,790	4,278	4,062	6,494	10,289
3	Risk exposure amount other credit risk	274,336	261,251	264,047	267,239	270,910	275,815	295,833	309,627
4	Risk exposure amount for market risk	14,116	16,947	16,947	16,947	16,947	23,805	24,916	21,414
5	Risk exposure amount for operational risk	38,500	43,137	43,137	43,137	43,137	43,137	43,137	43,137
6	Other risk exposure amounts	4,188	4,961	4,828	4,474	4,009	5,269	2,330	887
7	**Total Risk exposure amount before Output floor**	**333,702**	**328,862**	**332,202**	**335,587**	**339,280**	**352,088**	**372,710**	**385,353**
8	**Unfloored Total Risk exposure amount (transitional)**		**328,868**	**332,202**	**335,587**	**339,280**	**352,088**	**372,710**	**385,353**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**334,814**	**338,165**	**341,541**	**345,257**	**358,617**	**380,084**	**393,376**
10	Standardised Risk exposure amount for credit risk exposures		426,935	428,066	428,816	429,780	433,844	449,454	461,439
11	Standardised Risk exposure amount for market risk exposures		19,046	19,046	19,046	19,046	19,046	19,046	19,046
12	Standardised Risk exposure amount for operational risk		43,137	43,137	43,137	43,137	43,137	43,137	43,137
13	Other Standardised risk exposure amounts		10,866	10,863	10,861	10,861	12,108	11,870	11,780
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**451,981**	**454,400**	**456,214**	**458,264**	**463,302**	**481,194**	**494,080**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**506,366**	**507,509**	**508,273**	**509,252**	**514,534**	**529,965**	**541,890**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**333,708**	**328,868**	**332,202**	**335,587**	**339,280**	**352,088**	**372,710**	**385,353**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**333,702**	**367,116**	**367,944**	**368,498**	**369,207**	**373,037**	**384,224**	**393,376**

2025 EU-wide Stress Test: Capital

ING Groep N.V.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**63,194**	**63,040**	**62,897**	**62,258**	**62,574**	**60,155**	**61,433**	**61,396**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**45,260**	**45,106**	**44,564**	**43,700**	**43,767**	**39,280**	**40,756**	**40,966**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		15,138		15,138	15,138	15,138	15,138	15,138	15,138
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		33,070		33,070	33,070	34,857	29,375	30,362	31,555
6		A.1.3	Accumulated other comprehensive income		-740		-740	-740	-740	-3,581	-3,581	-3,581
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-195		-195	-195	-195	-2,938	-2,938	-2,938
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-333		-333	-333	-333	-430	-430	-430
9		A.1.3.3	Other OCI contributions		-212		-212	-212	-212	-212	-212	-212
10		A.1.4	Other Reserves		693		693	693	693	693	693	693
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		485	458	612	701	715	704	819	846
13		A.1.7	Adjustments to CET1 due to prudential filters		980	961	961	961	961	1,651	1,651	1,651
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-691	-709	-709	-709	-709	-953	-953	-953
15		A.1.7.2	Cash flow hedge reserve		1,693		1,693	1,693	1,693	2,626	2,626	2,626
16		A.1.7.3	Other adjustments		-22		-22	-22	-22	-22	-22	-22
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,078		-1,078	-1,078	-1,078	-873	-668	-511
18		A.1.8.1	of which: Goodwill (-)		-511		-511	-511	-511	-511	-511	-511
19		A.1.8.2	of which: Software assets (-)		-520		-520	-520	-520	-332	-144	0
20		A.1.8.3	of which: Other intangible assets (-)		-47		-47	-47	-47	-30	-13	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-83	-83	-57	-34	-20	-1,732	-818	-46
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,234	-1,343	-1,674	-1,802	-2,014	0	0	-498
23		A.1.11	(-) Defined benefit pension fund assets		-437		-437	-437	-437	-201	-201	-201
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	-385	-1,233	-2,769	-355	-1,099	-2,540
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-663		-663	-663	-663	-663	-663	-663
36		A.1.20	CET1 capital elements or deductions - other		-877		-877	-877	-877	-877	-877	-877
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-23							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		23							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		6	6	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		6							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		6							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

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RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		8,032	8,032	8,032	8,032	8,032	8,032	8,032	8,032
52		A.2.1	Additional Tier 1 Capital instruments		8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		-19	-19	-19	-19	-19	-19	-19	-19
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		53,291	53,138	52,595	51,731	51,799	47,311	48,787	48,997
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		9,902	9,902	10,301	10,527	10,775	12,844	12,646	12,399
59		A.4.1	Tier 2 Capital instruments		9,921	9,921	9,820	9,830	9,827	9,895	9,944	9,951
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	500	715	967	2,968	2,721	2,466
61		A.4.3	Tier 2 transitional adjustments		-19	-19	-19	-19	-19	-19	-19	-19
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)**			328,868	332,202	335,587	339,280	352,088	372,710	385,353
64		B.4	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)**			334,814	338,165	341,541	345,257	358,617	380,084	393,376
65		B.7	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)**			451,981	454,400	456,214	458,264	463,302	481,194	494,080
66		B.8	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)**			506,366	507,509	508,273	509,252	514,534	529,965	541,890
67		B.12	**TOTAL RISK EXPOSURE AMOUNT (transitional)**		333,708	328,868	332,202	335,587	339,280	352,088	372,710	385,353
68		B.13	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**		333,702	367,116	367,944	368,498	369,207	373,037	384,224	393,376
69	CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio (transitional)**		13.56%	13.72%	13.41%	13.02%	12.90%	11.16%	10.93%	10.63%
70		C.2	**Tier 1 Capital ratio (transitional)**		15.97%	16.16%	15.83%	15.42%	15.27%	13.44%	13.09%	12.71%
71		C.3	**Total Capital ratio (transitional)**		18.94%	19.17%	18.93%	18.55%	18.44%	17.09%	16.48%	15.93%
72	Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		45,254	45,101	44,564	43,700	43,767	39,280	40,756	40,966
73		D.2	**TIER 1 CAPITAL (fully loaded)**		53,304	53,151	52,614	51,750	51,817	47,330	48,806	49,016
74		D.3	**TOTAL CAPITAL (fully loaded)**		63,225	63,071	62,934	62,295	62,611	60,192	61,470	61,433
75	CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio (fully loaded)**		13.56%	12.29%	12.11%	11.86%	11.85%	10.53%	10.61%	10.41%
76		E.2	**Tier 1 Capital ratio (fully loaded)**		15.97%	14.48%	14.30%	14.04%	14.03%	12.69%	12.70%	12.46%
77		E.3	**Total Capital ratio (fully loaded)**		18.95%	17.18%	17.10%	16.91%	16.96%	16.14%	16.00%	15.62%
78	Leverage ratios (%)	H.1	**Total leverage ratio exposures (transitional)**		1,129,689		1,129,689	1,129,689	1,129,689	1,129,689	1,129,689	1,129,689
79		H.2	**Total leverage ratio exposures (fully loaded)**		1,129,683		1,129,683	1,129,683	1,129,683	1,129,683	1,129,683	1,129,683
80		H.3	**Leverage ratio (transitional)**		4.72%	4.70%	4.66%	4.58%	4.59%	4.19%	4.32%	4.34%
81		H.4	**Leverage ratio (fully loaded)**		4.72%	4.70%	4.66%	4.58%	4.59%	4.19%	4.32%	4.34%
82	Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	**Countercyclical capital buffer**		0.83%		0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
84		P.3	**O-SII buffer**		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
85		P.4	**G-SII buffer**		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
86		P.5	**Systemic risk buffer applied to exposures according to article 133 of CRD**		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	**Combined buffer**		5.33%		5.33%	5.33%	5.33%	5.33%	5.33%	5.33%
88	Pillar 2 (%)	R.1	**Pillar 2 capital requirement**		1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%
89		R.1.1	**of which: CET1**		0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%
90		R.1.2	**of which: AT1**		0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
91		R.2	**Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)**		9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
92		R.2.1	**of which: CET1**		5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%
93		R.3	**Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)**		14.98%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%
94		R.3.1	**of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)**		10.76%	10.76%	10.76%	10.76%	10.76%	10.76%	10.76%	10.76%
95		R.4	**Leverage Ratio pillar 2 requirement**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	**AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

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RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	14,806	16,535	16,995	17,104	12,518	14,630	14,602
2	Interest income	96,844	39,104	37,822	38,154	45,891	46,518	46,146
3	Interest expense	-82,038	-22,336	-20,594	-20,817	-33,071	-31,418	-30,132
4	**Dividend income**	144	142	133	127	90	90	90
5	**Net fee and commission income**	4,008	3,931	3,703	3,519	2,778	2,782	2,786
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	3,455	1,871	1,871	1,871	-1,120	949	949
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-287		
8	**Other operating income not listed above, net**	32	124	124	124	678	124	124
9	**Total operating income, net**	22,445	22,603	22,826	22,744	14,657	18,575	18,551
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-1,170	-1,121	-1,000	-982	-6,777	-2,536	-1,537
11	**Other income and expenses not listed above, net**	-12,085	-12,477	-12,790	-13,121	-13,375	-13,070	-13,445
12	**Profit or (-) loss before tax from continuing operations**	9,189	9,005	9,036	8,642	-5,495	2,969	3,569
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-2,650	-2,701	-2,711	-2,592	1,648	-915	-1,086
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**6,539**	**6,303**	**6,325**	**6,049**	**-3,846**	**2,054**	**2,484**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	8,532	6,303	6,325	4,262	-152	1,067	1,291
17	**Attributable to owners of the parent net of estimated dividends**	-1,993	0	0	1,787	-3,695	986	1,193
18	Memo row: Impact of one-off adjustments		120	120	120	120	120	120
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	1,020,545						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

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	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0