



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

ING Groep N.V.

		(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	57,410	58,570	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	45,581	44,833	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,030	17,067	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	27,481	27,665	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3,914	3,180	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	310	335	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	95	131	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-104	-343	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,695	-2,013	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-132	-144	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-943	-534	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-453	-443	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-147	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	77	79	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	77	79	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,745	5,303	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,732	2,814	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	2,013	2,489	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,326	50,137	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,085	8,434	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,176	8,257	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	-91	177	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	309,887	318,729	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.71%	14.07%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.24%	15.73%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.53%	18.38%	CA3 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,503	44,754	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.68%	14.04%	D.1/(B-B.1)	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

ING Groep N.V.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	50,326	50,137	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,291	47,607	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,081,531	1,154,365	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,081,887	1,154,286	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.1%	C 47.00 (r330,c010)	

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Risk exposure amounts

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(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	262,361	273,051
Risk exposure amount for securitisation and re-securitisations in the banking book	628	521
Risk exposure amount for contributions to the default fund of a CCP	376	270
Risk exposure amount Other credit risk	261,356	272,260
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,679	5,302
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	2,754	1,161
Risk exposure amount for operational risk	40,093	37,338
Other risk exposure amounts	0	1,876
Total Risk Exposure Amount	309,887	318,729

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L
ING Groep N.V.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	43,958	20,293
Of which debt securities income	1,843	807
Of which loans and advances income	19,182	9,504
Interest expenses	30,245	13,475
(Of which deposits expenses)	3,595	1,612
(Of which debt securities issued expenses)	3,130	1,539
(Expenses on share capital repayable on demand)	0	0
Dividend income	171	43
Net Fee and commission income	2,710	1,377
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	288	125
Gains or (-) losses on financial assets and liabilities held for trading, net	635	399
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-58	140
Gains or (-) losses from hedge accounting, net	-46	-64
Exchange differences [gain or (-) loss], net	5	2
Net other operating income /(expenses)	325	93
TOTAL OPERATING INCOME, NET	17,744	8,932
(Administrative expenses)	9,150	4,825
(Depreciation)	498	255
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	153	-74
(Commitments and guarantees given)	-10	-19
(Other provisions)	163	-55
Of which pending legal issues and tax litigation ¹	96	
Of which restructuring ¹	-5	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	689	219
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	217
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	19	7
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	32	27
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	7,268	3,727
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,987	2,706
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,987	2,706
Of which attributable to owners of the parent	4,905	2,654

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	3,831	3,175	1,973		3,467	2,849	1,847	
	Regional governments or local authorities	250	153	113		220	171	133	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	3	0		0	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,539	5,244	1,227		2,850	3,650	967	
	Corporates	12,648	6,693	6,585		12,011	6,838	6,730	
	of which: SME	2,866	1,269	1,145		2,739	1,365	1,244	
	Retail	16,559	10,827	7,764		17,338	11,146	7,990	
	of which: SME	4,643	2,086	1,148		4,509	2,079	1,150	
	Secured by mortgages on immovable property	18,170	15,975	8,386		18,033	16,125	8,315	
	of which: SME	2,815	1,683	1,047		2,455	1,524	961	
	Exposures in default	1,001	446	528	530	1,019	449	532	544
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	56,999	42,517	26,575	695	54,947	41,241	26,514	784	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	1	124	0		1	102	0	
	Regional governments or local authorities	36	36	7		33	32	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,769	3,717	747		1,405	1,358	276	
	Corporates	1,005	835	835		1,028	880	878	
	of which: SME	71	53	53		76	55	54	
	Retail	47	12	8		65	9	6	
	of which: SME	6	2	1		8	2	1	
	Secured by mortgages on immovable property	3,078	2,457	1,707		2,905	2,359	1,604	
	of which: SME	398	341	234		412	374	259	
	Exposures in default	59	23	24	34	56	24	26	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	44	0	0	0	39	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	8	2		227	178	36	
	Corporates	346	299	299		392	333	332	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	1	0	0	0	4	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	4	4	1		6	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92	97	20		174	179	36	
	Corporates	875	803	792		984	915	904	
	of which: SME	300	264	252		295	266	254	
	Retail	2	1	1		3	1	1	
	of which: SME	2	1	1		1	1	0	
	Secured by mortgages on immovable property	4	2	2		5	4	3	
	of which: SME	2	1	1		4	2	2	
	Exposures in default	143	132	196	11	151	139	209	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	13	0	0	0	13	

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

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

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	209	95		252	280	131	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		6	6	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		7	7	1	
	Corporates	39	38	38		35	34	34	
	of which: SME	0	0	0		0	0	0	
	Retail	96	82	62		113	92	69	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2,819	2,651	1,556		3,003	2,854	1,646	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	5	5	5	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	1	0	0	0	4	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136	136	64		205	213	92	
	Corporates	115	109	109		118	88	88	
	of which: SME	0	0	0		2	1	1	
	Retail	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	952	224		199	1,253	316	
	Corporates	440	404	403		317	280	279	
	of which: SME	12	9	8		19	12	11	
	Retail	1,301	234	175		1,628	223	17	
	of which: SME	0	0	0		2	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	2	2	4	6	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	6	0	0	0	5	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
POLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	967	945	822		925	834	810	
	of which: SME	209	207	184		230	228	204	
	Retail	2,890	2,509	1,696		3,033	2,625	1,770	
	of which: SME	1,156	1,039	593		1,236	1,117	638	
	Secured by mortgages on immovable property	6,811	6,680	3,947		7,231	7,061	3,179	
	of which: SME	80	78	31		79	77	30	
	Exposures in default	166	50	52	117	186	56	59	130
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	161	0	0	0	219	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	29	15		1	31	15	
	Corporates	24	14	14		28	17	17	
	of which: SME	0	0	0		0	0	0	
	Retail	2,938	2,514	1,886		3,349	2,882	2,162	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	2	2	1		1	1	1	
	Exposures in default	69	12	12	57	81	14	14	67
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	78	0	0	0	92	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
TURKEY	Central governments or central banks	3,600	2,963	1,973		3,237	2,650	1,847	
	Regional governments or local authorities	210	113	104		182	133	125	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	171	74	55		129	53	40	
	Corporates	8,218	3,016	2,946		7,589	3,102	3,038	
	of which: SME	2,244	708	622		2,021	713	631	
	Retail	5,412	2,436	1,728		4,773	2,106	1,494	
	of which: SME	2,893	954	324		2,588	490	282	
	Secured by mortgages on immovable property	3,870	2,620	1,450		3,167	2,149	1,210	
	of which: SME	2,259	1,206	745		1,879	1,005	627	
	Exposures in default	404	170	181	212	360	144	151	195
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	252	0	0	0	245	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	234,570	0	97,467	5,819	0	6	249,985	60	112,895	6,524	12	6
	Institutions	133,983	333	76,785	12,800	4	12	143,322	341	94,703	14,224	15	9
	Corporates	427,054	7,612	298,816	132,300	9,708	2,705	448,188	7,129	318,177	143,935	9,383	2,860
	Corporates - Of Which: Specialised Lending	148,223	3,102	116,668	39,660	3,226	843	158,973	3,022	126,743	43,858	3,292	781
	Corporates - Of Which: SME	36,402	1,331	30,027	15,955	1,374	475	35,930	1,268	29,623	16,117	1,483	556
	Retail	325,991	4,179	319,336	56,345	6,403	1,258	331,115	3,671	323,225	53,965	5,736	1,309
	Retail - Secured on real estate property	296,189	3,473	292,662	43,525	5,250	686	299,799	2,988	295,731	40,927	4,653	570
	Retail - Secured on real estate property - Of Which: SME	30,802	544	11,589	3,703	501	182	12,037	493	11,802	3,208	542	167
	Retail - Secured on real estate property - Of Which: non-SME	11,812	299	281,073	39,822	4,749	504	287,762	2,495	283,930	37,718	4,111	403
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	30,802	706	26,674	12,820	1,153	572	31,316	684	27,493	13,038	1,083	739
	Retail - Other Retail - Of Which: SME	5,582	254	4,944	2,434	476	184	5,604	232	5,065	2,440	541	225
	Retail - Other Retail - Of Which: non-SME	25,220	452	21,730	10,386	676	377	25,712	451	22,428	10,598	542	514
Equity	4,867	0	4,867	12,277	0	0	4,867	0	4,867	11,914	0	0	
Securitisation	6,642	6,476	15,242	0	1	5,471	0	5,356	521	0	1	0	
Other non credit-obligation assets													
IRB Total				235,409						246,267			

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	41,721	0	13,988	176	0	0	45,535	0	31,401	170	0	0
	Institutions	9,056	329	4,943	729	2	2	10,035	328	6,283	1,050	1	1
	Corporates	70,493	2,282	52,312	25,340	4,029	852	71,874	1,791	55,042	26,550	2,967	735
	Corporates - Of Which: Specialised Lending	21,416	845	20,736	6,064	1,194	274	21,697	717	21,073	6,727	1,158	183
	Corporates - Of Which: SME	8,762	99	7,490	5,262	257	42	8,903	93	7,765	5,484	237	52
	Retail	194,929	1,562	130,863	19,740	3,009	434	133,417	1,181	129,577	18,349	2,463	406
	Retail - Secured on real estate property	123,894	1,338	122,685	15,889	2,538	261	122,647	978	121,461	14,707	2,020	157
	Retail - Secured on real estate property - Of Which: SME	3,295	103	3,206	1,563	144	72	3,295	91	3,213	1,594	230	55
	Retail - Secured on real estate property - Of Which: non-SME	120,599	1,235	119,479	14,326	2,364	189	119,352	887	118,248	13,112	1,791	103
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,035	224	8,178	3,851	500	173	10,770	203	8,116	3,642	442	249
	Retail - Other Retail - Of Which: SME	2,497	114	2,228	1,167	115	115	2,382	96	2,161	1,208	255	122
	Retail - Other Retail - Of Which: non-SME	8,538	109	5,950	2,684	339	58	8,389	107	5,955	2,434	187	127
Equity	490	0	490	1,103	0	0	428	0	428	900	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	67,585	0	22,140	17	0	0	68,002	0	19,016	0	0	0
	Institutions	6,203	0	3,359	487	0	0	6,230	0	4,034	579	0	0
	Corporates	16,536	46	11,293	3,978	27	36	17,241	57	12,337	4,464	92	40
	Corporates - Of Which: Specialised Lending	2,585	21	2,347	628	3	16	2,997	37	2,751	851	69	17
	Corporates - Of Which: SME	537	3	331	86	14	1	571	3	261	70	13	1
	Retail	86,532	650	84,145	20,237	701	452	90,655	664	87,178	21,071	925	458
	Retail - Secured on real estate property	74,643	389	72,411	13,334	490	177	77,475	394	74,704	14,275	670	141
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	74,639	389	72,407	13,333	490	177	77,468	394	74,697	14,274	670	141
	Retail - Qualifying Revolving	11,889	262	11,734	6,302	211	275	12,580	270	12,494	6,796	255	316
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	11,887	262	11,732	6,301	211	275	12,578	270	12,472	6,794	255	316
	Retail - Other Retail - Of Which: non-SME	3	0	3	5	0	0	14	0	14	27	0	0
Equity													
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	37,346	0	15,666	153	0	1	37,201	0	14,317	143	0	0
	Institutions	11,644	0	10,067	1,999	0	1	11,734	6	10,369	2,006	4	1
	Corporates	53,013	1,073	39,326	20,249	1,178	435	54,654	1,150	41,222	20,805	1,750	480
	Corporates - Of Which: Specialised Lending	10,001	96	9,550	4,364	80	35	10,903	124	10,461	4,529	112	46
	Corporates - Of Which: SME	18,886	625	15,209	7,303	673	231	18,641	645	15,027	7,346	950	241
	Retail	46,778	1,247	45,515	10,052	1,870	204	48,039	1,167	46,801	8,203	1,775	257
	Retail - Secured on real estate property	40,124	1,095	39,828	7,637	1,483	112	41,248	1,013	40,928	5,814	1,414	116
	Retail - Secured on real estate property - Of Which: SME	7,425	245	7,291	1,803	299	40	7,740	227	7,588	1,316	267	44
	Retail - Secured on real estate property - Of Which: non-SME	32,699	851	32,537	5,834	1,183	71	33,508	786	33,340	4,499	1,147	72
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,654	152	5,687	2,415	387	92	6,791	155	5,873	2,389	362	141
	Retail - Other Retail - Of Which: SME	2,941	102	2,592	1,225	297	53	3,105	106	2,799	1,200	275	79
	Retail - Other Retail - Of Which: non-SME	3,713	50	3,095	1,190	91	39	3,686	49	3,074	1,188	86	62
Equity	127	0	127	270	0	0	131	0	131	273	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted				Of which: defaulted						
		(min EUR, %)											
UNITED STATES	Central banks and central governments	9,517	0	5,718	863	0	9,370	0	6,490	979	0	0	
	Institutions	13,732	0	11,305	1,166	0	16,859	0	13,641	1,314	0	0	
	Corporates	50,725	539	37,304	17,365	764	83	55,948	412	41,230	20,744	640	174
	Corporates - Of Which: Specialised Lending	15,203	113	12,023	3,288	18	11	17,769	56	14,019	4,223	32	21
	Corporates - Of Which: SME	313	137	274	203	158	0	356	91	313	249	72	2
	Retail	132	2	127	24	4	0	137	1	133	22	3	1
	Retail - Secured on real estate property	118	1	118	20	2	0	124	1	123	18	2	0
	Retail - Secured on real estate property - Of Which: SME	2	1	2	1	1	0	1	0	1	0	0	0
	Retail - Other Retail	116	0	115	19	1	0	122	1	122	18	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	14	1	9	4	2	0	13	0	9	3	1	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	0	0
	Equity	12	1	8	4	2	0	12	0	8	3	1	0
	Securitisation	221	0	221	488	0	0	193	0	193	389	1	0
	Other non credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted				Of which: defaulted						
		(min EUR, %)											
AUSTRALIA	Central banks and central governments	8,020	0	2,708	249	0	8,396	0	2,503	241	0	0	
	Institutions	5,647	0	1,370	208	0	4,564	0	1,395	317	0	0	
	Corporates	4,382	133	4,074	1,195	105	32	5,299	133	4,778	1,355	114	33
	Corporates - Of Which: Specialised Lending	3,166	133	3,125	814	105	31	3,528	133	3,478	943	114	32
	Corporates - Of Which: SME	132	0	132	33	0	0	129	0	113	25	0	0
	Retail	32,134	245	32,254	2,167	270	6	32,014	229	32,225	2,103	230	16
	Retail - Secured on real estate property	31,982	235	32,202	2,146	268	6	31,878	229	32,098	2,086	229	15
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	31,981	235	32,201	2,146	268	6	31,877	229	32,098	2,086	229	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	152	10	152	21	2	0	136	10	136	17	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	152	10	152	21	2	0	136	10	136	17	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted				Of which: defaulted						
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	2,301	0	1,343	16	0	10,303	0	1,696	15	0	0	
	Institutions	18,592	0	13,580	1,553	0	20,532	0	14,747	1,768	0	0	
	Corporates	19,636	168	13,055	5,868	67	45	20,415	222	13,235	6,159	207	63
	Corporates - Of Which: Specialised Lending	9,084	149	6,387	2,352	67	21	9,502	201	6,454	2,475	201	29
	Corporates - Of Which: SME	62	0	61	49	0	0	64	0	63	43	0	0
	Retail	288	5	244	50	7	2	308	3	278	51	2	2
	Retail - Secured on real estate property	174	4	174	43	4	1	195	3	195	45	1	2
	Retail - Secured on real estate property - Of Which: SME	7	0	7	2	0	0	4	0	4	1	0	0
	Retail - Other Retail	167	4	167	41	3	1	191	2	191	44	1	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	114	1	90	8	3	0	113	0	83	6	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	112	1	89	7	3	0	111	0	82	5	1	0
	Equity	9	0	9	18	0	0	12	0	12	26	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted				Of which: defaulted						
		(min EUR, %)											
FRANCE	Central banks and central governments	6,777	0	2,207	14	0	7,276	0	2,107	0	0	0	
	Institutions	12,565	0	6,283	798	0	12,628	0	5,804	638	0	0	
	Corporates	18,023	83	13,316	5,359	9	37	18,274	63	14,078	5,952	23	38
	Corporates - Of Which: Specialised Lending	5,387	61	5,216	1,396	4	18	5,885	32	5,723	1,792	3	10
	Corporates - Of Which: SME	168	9	162	84	4	4	131	10	124	36	4	4
	Retail	449	40	432	184	62	4	256	9	240	59	16	3
	Retail - Secured on real estate property	373	32	372	157	51	1	189	6	187	38	11	1
	Retail - Secured on real estate property - Of Which: SME	70	9	70	33	14	0	18	1	18	3	1	0
	Retail - Other Retail	303	23	302	125	37	1	170	5	169	35	10	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	76	8	61	27	11	3	68	3	53	21	5	2
	Retail - Other Retail - Of Which: SME	16	1	13	6	2	0	13	0	11	5	1	0
	Retail - Other Retail - Of Which: non-SME	60	6	48	21	9	2	54	3	42	16	4	2
	Equity	0	0	0	0	0	0	1	0	1	1	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)														
POLAND	Central banks and central governments	9,415	0	6,986	1,501	0	0	7,945	0	5,654	1,297	0	0	0
	Institutions	2,476	0	1,506	524	0	0	2,908	0	1,886	654	0	0	0
	Corporates	16,111	440	12,863	6,669	355	219	16,118	463	13,275	7,578	426	253	47
	Corporates - Of Which: Specialised Lending	1,533	90	1,872	558	43	36	2,143	89	2,080	1,157	29	0	0
	Corporates - Of Which: SME	4,749	127	4,106	2,106	116	58	4,563	144	3,952	1,958	105	77	0
	Retail	32	0	31	8	0	0	28	0	27	7	0	0	0
	Retail - Secured on real estate property	19	0	19	5	0	0	15	0	15	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	5	0	0	15	0	15	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	12	3	0	0	13	0	13	3	0	0	0
	Retail - Other Retail - Of Which: SME	10	0	10	2	0	0	11	0	11	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0
	Equity	1	0	1	2	0	0	18	0	18	34	0	0	0
	Securitisation													
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)														
SPAIN	Central banks and central governments	7,053	0	2,917	658	0	1	6,989	0	4,762	1,321	0	0	0
	Institutions	2,163	0	1,959	400	0	0	2,836	0	2,416	333	0	0	0
	Corporates	7,010	355	5,213	2,943	366	156	7,239	355	5,418	2,595	307	162	162
	Corporates - Of Which: Specialised Lending	2,968	315	2,745	1,324	365	115	3,305	317	3,036	1,196	305	122	122
	Corporates - Of Which: SME	9	0	8	1	0	0	9	0	9	2	0	0	0
	Retail	13,096	66	13,091	1,601	291	11	14,026	60	14,020	1,725	115	23	23
	Retail - Secured on real estate property	12,916	65	12,916	1,531	280	10	13,851	59	13,850	1,675	114	21	21
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12,915	65	12,915	1,531	280	10	13,850	59	13,849	1,675	114	21	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	179	2	175	70	10	1	175	1	170	50	1	2	2
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	179	2	175	69	10	1	174	1	170	50	0	2	2
	Equity	17	0	17	32	0	0	16	0	16	30	0	0	0
	Securitisation													
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)														
TURKEY	Central banks and central governments	18	0	9	0	0	0	35	0	13	4	0	0	0
	Institutions	2,824	0	1,792	892	0	1	3,188	0	1,831	1,123	0	1	1
	Corporates	3,383	23	3,056	1,272	78	6	3,812	17	3,149	1,203	34	7	7
	Corporates - Of Which: Specialised Lending	384	0	358	159	0	0	605	0	524	200	0	0	0
	Corporates - Of Which: SME	59	0	59	24	0	0	178	0	76	72	0	0	0
	Retail	7	0	7	2	0	0	7	0	6	2	0	0	0
	Retail - Secured on real estate property	6	0	6	2	0	0	5	0	5	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	5	0	5	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0
	Equity	2	0	2	3	0	0	2	0	2	3	0	0	0
	Securitisation													
Other non credit-obligation assets														
IRB Total														

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:		
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	73,245.9	14,686.2	58,559.7	3,401.8	0.3	3,401.6	763.6	42.8	720.8	45,665.0	0.0	45,665.0	15,715.8	14,643.1	1,072.7	7,699.7	0.0	7,699.7
Austria	3,376.0	48.8	3,327.3															
Belgium	10,984.9	5,397.9	5,587.0															
Bulgaria	72.8	0.0	72.8															
Croatia	18.5	0.0	18.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	122.9	0.0	122.9															
Denmark	99.8	0.0	99.8															
Estonia	0.0	0.0	0.0															
Finland	2,386.0	0.0	2,386.0															
France	2,573.5	0.1	2,573.4															
Germany	15,855.3	4,722.4	11,132.9															
Greece	0.0	0.0	0.0															
Hungary	556.6	108.4	448.2															
Ireland	0.0	0.0	0.0															
Italy	785.8	96.3	689.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	418.8	37.7	381.1															
Malta	0.0	0.0	0.0															
Netherlands	11,394.1	3,062.2	8,331.9															
Poland	6,626.9	427.7	6,199.2															
Portugal	0.0	0.0	0.0															
Romania	786.0	32.7	753.4															
Slovakia	112.5	14.4	98.2															
Slovenia	0.0	0.0	0.0															
Spain	2,338.3	6.6	2,331.8															
Sweden	81.0	0.0	81.0															
United Kingdom	12.8	0.0	12.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,325.8	0.0	2,325.8															
Canada	788.3	0.0	788.3															
China	23.3	0.0	23.3															
Hong Kong	0.0	0.0	0.0															
Japan	111.2	0.0	111.2															
U.S.	7,177.8	0.0	7,177.8															
Other advanced economies non EEA	669.4	0.0	669.4															
Other Central and eastern Europe countries non EEA	816.2	248.4	567.7															
Middle East	431.3	13.8	417.5															
Latin America and the Caribbean	366.6	80.2	286.3															
Africa	275.0	275.0	0.0															
Others	1,658.2	113.6	1,544.6															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Portugal	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	20	20	0	0	20	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	20	20	0	0	20	0	0	0	0	0	0	0	0	6	
	Romania	[0 - 3M]	1	0	0	0	1	0	0	0	0	0	0	0	0	
		[3M - 1Y]	73	73	30	0	41	2	0	0	0	0	0	0	0	
		[1Y - 2Y]	97	97	17	0	43	37	0	0	0	0	0	0	0	
		[2Y - 3Y]	156	156	2	0	2	155	0	0	0	0	0	0	0	
		[3Y - 5Y]	349	349	10	0	57	282	0	0	0	0	0	0	0	
		[5Y - 10Y]	39	39	6	0	0	32	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	715	715	66	0	141	508	0	0	0	0	0	0	0	449	
	Slovakia	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	65	65	0	0	0	65	0	0	0	0	0	0	0	
		[1Y - 2Y]	6	6	0	0	0	6	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	14	14	0	0	0	14	0	0	0	0	0	0	0	
		[5Y - 10Y]	44	44	0	0	0	44	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	129	129	0	0	0	129	0	0	0	0	0	0	0	20	
	Slovenia	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Spain	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	61	61	0	0	61	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	14	14	0	0	7	7	0	0	0	0	0	0	0	
		[2Y - 3Y]	156	156	2	0	155	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	3,314	3,314	0	0	217	3,097	0	0	0	0	0	0	0	
	[10Y - more]	239	239	0	0	49	190	0	0	0	0	0	0	0		
	Total	3,785	3,785	2	0	489	3,295	0	0	0	0	0	0	0	1,202	
	Sweden	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	83	83	0	0	83	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	21	21	0	0	0	21	0	0	0	0	0	0	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	104	104	0	0	83	21	0	0	0	0	0	0	0	0	
	United Kingdom	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	1	115	0	115	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	6	405	6	405	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	15	1,252	15	1,252	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	5	498	5	498	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	5	5	1	0	5	5	5	2	5	2	5	2	5		
	Total	8	8	1	0	8	8	29	2,278	29	2,278	0	0	0	15	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Liechtenstein														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Norway														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Australia	3	3	0	0	3	0	0	0	0	0	0	0	0	
I 3M - 1Y f		32	32	0	0	32	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		138	138	0	0	138	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		163	163	0	0	162	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		516	516	0	0	411	105	0	0	0	0	0	0	0	
I 5Y - 10Y f		1,252	1,252	0	0	1,045	207	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,103	2,103	0	0	1,791	312	0	0	0	0	0	0	241	
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		3	3	0	0	3	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		70	70	3	0	66	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		830	830	15	0	161	654	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		903	903	21	0	161	721	0	0	0	0	0	0	174	
I 0 - 3M f	Hong Kong														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Japan	77	77	0	0	0	77	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	2	2	2	0	2	0	2	0	0	0	0	0	0		
Total		80	80	2	0	0	77	0	0	0	0	0	0	6	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	U.S.	F 0 - 3M f	1	1	1	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		12	12	7	1	3	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		4,101	4,101	62	76	362	3,601	0	0	0	0	0	0	0	0	
F 10Y - more	2,448	2,448	29	272	821	1,326	0	0	0	0	0	0	0	0		
Total		6,562	6,562	100	349	1,186	4,927	0	0	0	0	0	0	0	989	
	China	F 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2	2	2	0	0	0	0	0	0	0	0	0	0	0	
	Switzerland	F 0 - 3M f														
F 3M - 1Y f																
F 1Y - 2Y f																
F 2Y - 3Y f																
F 3Y - 5Y f																
F 5Y - 10Y f																
F 10Y - more																
Total																
	Other advanced economies non EEA	F 0 - 3M f	273	273	61	0	0	211	54	1,695	54	1,695	2	0	0	
F 3M - 1Y f		231	231	155	3	56	17	36	630	36	630	8	0	0		
F 1Y - 2Y f		251	251	151	99	0	1	22	22	22	22	78	0	0		
F 2Y - 3Y f		39	39	16	0	23	0	4	119	0	4	119	11	0	0	
F 3Y - 5Y f		85	85	38	0	47	0	7	167	7	191	167	0	0	0	
F 5Y - 10Y f		52	52	52	0	0	0	29	191	29	191	0	0	0	0	
F 10Y - more	43	43	43	0	0	0	16	80	16	80	10	0	0	0		
Total		973	973	516	3	226	238	147	2,904	147	2,904	109	0	0	156	
	Other Central and eastern Europe countries non EEA	F 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		23	23	14	0	9	0	9	0	0	0	0	0	0	0	
F 1Y - 2Y f		111	111	23	0	47	41	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		139	139	0	0	0	138	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		236	236	43	0	32	161	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		103	103	40	0	63	0	0	0	0	0	0	0	0	0	
F 10Y - more	33	33	10	0	10	23	0	0	0	0	0	0	0	0		
Total		646	646	130	0	79	436	0	0	0	0	0	0	0	263	
	Middle East	F 0 - 3M f	46	46	3	0	0	43	0	0	0	0	0	0	0	
F 3M - 1Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		228	228	228	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		117	117	117	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		80	80	80	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		472	472	429	0	0	43	0	0	0	0	0	0	0	12	
	Latin America and the Caribbean	F 0 - 3M f	10	10	3	0	0	10	0	0	0	0	0	0	0	
F 3M - 1Y f		144	144	38	0	107	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		31	31	0	0	0	31	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		17	17	0	0	17	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		3	3	0	0	3	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		17	17	0	0	17	0	31	95	31	95	1	0	0	0	
F 10Y - more	41	41	0	0	41	0	40	0	40	0	0	0	0	0		
Total		264	264	39	0	0	225	31	95	31	95	1	0	0	240	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2018

(mln EUR)		Direct exposures											Off-balance sheet		Risk weighted exposure amount			
		On balance sheet						Derivatives				Off-balance sheet exposures						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Nominal
Carrying amount	Notional amount					Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
		11	11	0	0	0	0	11	0	0	0	0	0	0	10	0	0	
		63	63	0	0	0	0	63	0	0	0	0	0	0	0	0	0	
		149	149	0	0	0	0	149	0	0	0	0	0	0	0	0	0	
		86	86	0	0	0	0	86	0	0	0	0	0	0	0	0	0	
		316	316	0	0	0	0	316	0	0	0	0	0	10	0	0	72	
		57	57	1	0	0	0	57	1	107	-42	5,364	0	0	0	0	0	
		79	79	18	0	42	18	1	1	150	-24	1,187	0	0	0	0	0	
		4	4	0	0	1	0	3	0	355	-26	90	0	0	0	0	0	
		237	237	0	0	0	0	237	9	414	-45	-2,402	0	0	0	0	0	
		171	171	10	0	0	0	161	9	202	-179	46	0	0	0	0	0	
		734	734	17	0	275	0	442	0	0	-285	6,927	3	0	0	0	0	
		49	49	30	0	0	0	19	0	0	-1,529	-3,441	0	0	0	0	0	
		1,342	1,342	77	0	319	0	946	21	1,229	-2,131	7,771	3	0	0	0	22	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions.

(5) The economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	82,192	0	4	4	1	4	0	77,185	0	5	5	21	4	0
Central banks	2,126	0	0	0	0	0	0	2,151	0	0	0	0	0	0
General governments	55,158	0	0	0	0	0	0	51,115	0	0	0	14	0	0
Credit institutions	15,863	0	0	0	0	0	0	15,420	0	0	0	5	0	0
Other financial corporations	6,374	0	0	0	1	0	0	6,221	0	0	0	1	0	0
Non-financial corporations	2,671	0	4	4	0	4	0	2,278	0	5	5	1	4	0
Loans and advances (including at amortised cost and fair value)	624,307	1,135	11,982	11,982	725	3,794	6,377	742,041	1,531	11,261	11,261	1,352	3,635	5,962
Central banks	23,747	0	0	0	4	0	0	45,311	0	0	0	1	0	0
General governments	14,688	19	1	1	1	0	0	14,985	1	70	70	1	1	64
Credit institutions	25,882	1	0	0	4	0	0	61,576	0	0	0	4	0	0
Other financial corporations	21,612	61	374	374	1	2	22	54,580	19	362	362	12	10	21
Non-financial corporations	227,356	192	7,634	7,634	389	2,749	3,790	251,221	489	7,267	7,267	797	2,641	3,615
of which: small and medium-sized enterprises at amortised cost	36,073	120	2,046	2,046	113	759	1,040	34,894	239	2,202	2,202	174	956	1,034
Households	311,023	863	3,973	3,973	326	1,043	2,564	314,369	1,022	3,562	3,562	538	983	2,263
DEBT INSTRUMENTS other than HFT	706,499	1,135	11,986	11,986	726	3,798	6,377	819,226	1,531	11,266	11,266	1,373	3,638	5,962
OFF-BALANCE SHEET EXPOSURES	220,587		744	744	4	101	249	222,075		607	171	23	82	0

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	11,435	5,743	1,430	1,372	8,156	11,085	4,936	1,191	1,056	7,977
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	1	1	0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	113	15	6	5	78	106	9	6	3	95
Non-financial corporations	7,593	4,054	1,197	1,153	4,958	7,399	3,493	1,003	893	4,879
of which: small and medium-sized enterprises at amortised cost	1,395	708	266	253	931	1,158	578	177	158	776
Households	3,728	1,674	228	214	3,119	3,579	1,433	183	160	3,001
DEBT INSTRUMENTS other than HFT	11,435	5,743	1,430	1,372	8,156	11,085	4,936	1,191	1,056	7,977
Loan commitments given	474	163	0	0	104	276	45	0	0	0

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

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