

1. CAPITAL

NL047
ING BANK NV

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	34,187		33,872		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-1,264		-785		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-991		-1,024		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-543		-566		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	33,196	11.9%	32,848	11.8%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	33,196	11.9%	32,848	11.8%	
G) Hybrid instruments not subscribed by government	6,774		6,812		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	39,970	14.3%	39,660	14.3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	278,656		277,632		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	510		581		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	771		758		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	2,616		1,939		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	5,700		5,400		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	84,462	1	4,062	-	-	-	2,710	0	3,103	-	-	-	-	1	-	-
Central banks and central governments		-	-	84,462	1	4,062	-	-	-	2,710	0	3,103	-	-	-	-	1	-	-
Institutions		-	-	85,226	778	2,020	0	-	-	13,902	112	1,024	0	-	-	24	-	0	
Corporates		-	-	243,568	9,242	12,216	468	-	-	96,461	696	11,930	530	-	-	3,054	-	227	
Corporates - Of Which: Specialised Lending		-	-	80,048	3,569	1,592	327	-	-	25,717	244	1,582	356	-	-	983	-	121	
Corporates - Of Which: SME		-	-	29,097	1,546	678	10	-	-	10,768	50	670	11	-	-	440	-	9	
Retail		-	-	323,808	5,266	23,666	233	-	-	53,868	6,258	13,337	256	-	-	1,073	-	309	
Retail - Secured on real estate property	79.2%	-	-	289,045	3,605	12,522	40	-	-	40,257	3,790	4,965	38	-	-	503	-	25	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	79.2%	-	-	289,045	3,605	12,522	40	-	-	40,257	3,790	4,965	38	-	-	503	-	25	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	34,764	1,661	11,164	192	-	-	13,611	2,468	8,373	217	-	-	570	-	284	
Retail - Other Retail - Of Which: SME		-	-	19,500	1,271	3,386	63	-	-	7,367	1,880	2,538	73	-	-	389	-	78	
Retail - Other Retail - Of Which: non-SME		-	-	15,264	390	7,779	130	-	-	6,243	588	5,834	144	-	-	182	-	206	
Equity		1,018	-	-	-	-	-	2,514	-	-	-	-	-	-	-	-	-	-	
Securitisation		-	-	12,396	-	-	-	-	-	5,525	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	21,032	-	-	-	-	-	21,333	-	-	-	-	-	-	
TOTAL		1,018	0	749,460	15,286	63,016	701	2,514	0	172,466	7,067	50,727	786	-	0	942	4,152	-	535
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	19,395	-	-	-	-	-	1	-	-	-	-	-	-	-	-	
Central banks and central governments		-	-	19,395	-	-	-	-	-	1	-	-	-	-	-	-	-	-	
Institutions		-	-	2,191	682	212	-	-	-	185	-	106	-	-	-	-	-	-	
Corporates		-	-	67,301	3,680	387	6	-	-	26,183	256	279	7	-	-	1,182	-	1	
Corporates - Of Which: Specialised Lending		-	-	18,589	1,310	22	-	-	-	5,628	9	22	-	-	-	319	-	-	
Corporates - Of Which: SME		-	-	9,925	366	5	1	-	-	4,838	5	4	1	-	-	103	-	0	
Retail		-	-	158,805	2,645	2,245	69	-	-	23,570	3,710	1,584	82	-	-	391	-	26	
Retail - Secured on real estate property	89.1%	-	-	145,108	2,033	350	5	-	-	17,673	2,062	163	5	-	-	145	-	2	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	89.1%	-	-	145,108	2,033	350	5	-	-	17,673	2,062	163	5	-	-	145	-	2	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	13,697	612	1,895	63	-	-	5,896	1,649	1,421	77	-	-	246	-	24	
Retail - Other Retail - Of Which: SME		-	-	8,838	465	0	-	-	-	4,622	1,298	0	-	-	-	205	-	-	
Retail - Other Retail - Of Which: non-SME		-	-	4,859	147	1,895	63	-	-	1,274	351	1,421	77	-	-	41	-	24	
Equity		207	-	-	-	-	-	409	-	-	-	-	-	-	-	-	-	-	
Securitisation		-	-	612	-	-	-	-	-	58	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	9,178	-	-	-	-	-	7,983	-	-	-	-	-	-	
TOTAL		207	0	248,304	7,007	12,022	75	409	0	49,997	3,966	9,953	88	-	0	134	1,573	-	26
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK
as of 31 December 2012

NL047
ING BANK NV

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	16,173	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	14,280	-	19	-	-	-	1,166	-	10	-	-	-	-	-	-	-
	Corporates	-	-	5,955	216	100	2	-	-	2,177	8	100	3	-	-	-	72	-	2
	Corporates - Of Which: Specialised Lending	-	-	1,720	76	0	-	-	-	386	-	0	-	-	-	-	16	-	-
	Corporates - Of Which: SME	-	-	95	10	4	0	-	-	59	0	4	1	-	-	7	-	0	
	Retail	-	-	64,758	666	141	1	-	-	15,860	592	130	1	-	-	339	-	2	
	Retail - Secured on real estate property	71.1%	-	58,903	547	102	0	-	-	12,704	587	101	0	-	-	245	-	0	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	71.1%	-	58,903	547	102	0	-	-	12,704	587	101	0	-	-	245	-	0	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	5,855	119	39	1	-	-	3,156	5	29	1	-	-	93	-	1	
	Retail - Other Retail - Of Which: SME	-	-	32	1	4	0	-	-	8	1	3	0	-	-	0	-	0	
	Retail - Other Retail - Of Which: non-SME	-	-	5,823	118	35	1	-	-	3,148	4	26	1	-	-	93	-	1	
	Equity	-	4	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	80	-	-	-	-	-	11	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	1,593	-	-	-	-	-	843	-	-	-	-	-	-	
TOTAL		4	0	101,248	882	1,853	3	11	0	19,213	600	1,083	4	-	0	120	411	-	4
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Belgium	Central banks and central governments	-	-	16,367	0	-	-	-	-	1	-	-	-	-	-	0	-	-	
	Institutions	-	-	5,803	-	452	-	-	-	678	-	226	-	-	-	-	-	-	
	Corporates	-	-	30,701	1,177	443	4	-	-	9,763	64	439	6	-	-	344	-	0	
	Corporates - Of Which: Specialised Lending	-	-	1,685	3	-	-	-	-	601	0	-	-	-	-	2	-	-	
	Corporates - Of Which: SME	-	-	14,699	874	155	3	-	-	3,825	44	152	4	-	-	215	-	0	
	Retail	-	-	34,142	938	152	1	-	-	6,174	917	117	1	-	-	177	-	0	
	Retail - Secured on real estate property	76.0%	-	24,989	518	50	-	-	-	3,322	545	41	-	-	-	35	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	76.0%	-	24,989	518	50	-	-	-	3,322	545	41	-	-	-	35	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	9,154	421	102	1	-	-	2,852	372	77	1	-	-	141	-	0	
	Retail - Other Retail - Of Which: SME	-	-	5,684	337	3	0	-	-	1,492	215	2	0	-	-	113	-	0	
	Retail - Other Retail - Of Which: non-SME	-	-	3,470	83	99	1	-	-	1,360	158	75	1	-	-	28	-	0	
	Equity	-	117	-	-	-	-	-	234	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	2	-	-	-	-	-	0	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	3,407	-	-	-	-	-	2,644	-	-	-	-	-	-	
TOTAL		117	0	87,015	2,115	4,454	4	234	0	16,618	981	3,426	6	-	0	72	521	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **								RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Australia	Central banks and central governments	-	-	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Institutions	-	-	6,175	-	7	-	-	-	546	-	1	-	-	-	-	-	-	-		
	Corporates	-	-	1,142	196	1,677	141	-	-	179	145	1,677	181	-	-	-	96	-	56		
	Corporates - Of Which: Specialised Lending	-	-	727	196	1,333	103	-	-	10	145	1,333	132	-	-	-	96	-	46		
	Corporates - Of Which: SME	-	-	8	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-		
	Retail	-	-	34,298	147	3	0	-	-	3,161	153	2	0	-	-	-	7	-	0		
	Retail - Secured on real estate property	68.5%	-	34,296	147	0	-	-	-	3,161	152	0	-	-	-	-	7	-	-		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: non-SME	68.5%	-	34,296	147	0	-	-	-	3,161	152	0	-	-	-	-	7	-	-		
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Other Retail	-	-	2	0	3	0	-	-	0	0	2	0	-	-	-	0	-	0		
	Retail - Other Retail - Of Which: SME	-	-	0	0	2	-	-	-	0	0	1	-	-	-	-	0	-	-		
	Retail - Other Retail - Of Which: non-SME	-	-	1	0	1	0	-	-	0	0	1	0	-	-	-	0	-	0		
	Equity	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-		
	Securitisation	-	-	228	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-		
	Other non-credit obligation assets	-	-	-	-	424	-	-	-	-	-	261	-	-	-	-	-	-	-		
	TOTAL		0	0	42,104	344	2,110	141	0	0	3,903	298	1,942	181	-	0	7	103	-	56	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **								RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
U.S.	Central banks and central governments	-	-	303	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-		
	Institutions	-	-	4,671	-	38	-	-	-	767	-	19	-	-	-	-	-	-	-		
	Corporates	-	-	24,265	469	1	-	-	-	7,689	21	1	-	-	-	-	85	-	-		
	Corporates - Of Which: Specialised Lending	-	-	7,848	314	-	-	-	-	2,039	15	-	-	-	-	-	33	-	-		
	Corporates - Of Which: SME	-	-	471	15	-	-	-	-	137	0	-	-	-	-	-	9	-	-		
	Retail	-	-	184	3	1	0	-	-	40	3	1	0	-	-	-	1	-	0		
	Retail - Secured on real estate property	109.4%	-	169	2	0	-	-	-	33	2	0	-	-	-	-	0	-	-		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: non-SME	109.4%	-	169	2	0	-	-	-	33	2	0	-	-	-	-	0	-	-		
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Other Retail	-	-	15	1	1	0	-	-	6	1	1	0	-	-	-	0	-	0		
	Retail - Other Retail - Of Which: SME	-	-	2	0	0	-	-	-	1	0	0	-	-	-	-	0	-	-		
	Retail - Other Retail - Of Which: non-SME	-	-	12	1	1	0	-	-	5	1	1	0	-	-	-	0	-	0		
	Equity	-	59	-	-	-	-	-	120	-	-	-	-	-	-	-	-	-	-		
	Securitisation	-	-	5,488	-	-	-	-	-	3,651	-	-	-	-	-	-	-	-	-		
	Other non-credit obligation assets	-	-	-	-	573	-	-	-	-	-	1,906	-	-	-	-	-	-	-		
	TOTAL		59	0	34,910	472	614	0	120	0	12,147	24	1,926	0	-	0	191	86	-	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	-	-	973	-	-	-	-	-	190	-	-	-	-	-	-	-	-	-
	Institutions	-	-	12,630	23	1	-	-	-	1,819	58	1	-	-	-	-	-	-	-
	Corporates	-	-	5,909	907	17	0	-	-	3,653	38	17	0	-	-	-	373	-	0
	Corporates - Of Which: Specialised Lending	-	-	3,480	734	-	-	-	-	2,195	20	-	-	-	-	-	287	-	-
	Corporates - Of Which: SME	-	-	2	0	-	-	-	-	1	0	-	-	-	-	-	-	-	-
	Retail	-	-	9,296	83	1,052	1	-	-	556	170	789	1	-	-	-	15	-	21
	Retail - Secured on real estate property	65.8%	-	-	9,209	70	0	-	-	527	159	0	-	-	-	-	14	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	65.8%	-	-	9,209	70	0	-	-	527	159	0	-	-	-	-	14	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	87	13	1,051	1	-	-	29	12	788	1	-	-	-	1	-	21
	Retail - Other Retail - Of Which: SME	-	-	50	12	0	0	-	-	14	10	0	0	-	-	-	1	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	36	1	1,051	1	-	-	15	2	788	1	-	-	-	0	-	21
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	2,530	-	-	-	-	-	606	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	679	-	-	-	-	-	583	-	-	-	-	-	-	-
TOTAL		0	0	31,338	1,013	1,749	1	0	0	6,824	266	1,390	1	-	0	26	388	-	21
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	6,143	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Institutions	-	-	5,543	4	61	-	-	-	719	-	18	-	-	-	-	3	-	-
	Corporates	-	-	13,204	375	24	-	-	-	4,074	13	24	-	-	-	-	97	-	-
	Corporates - Of Which: Specialised Lending	-	-	4,321	324	-	-	-	-	973	6	-	-	-	-	-	68	-	-
	Corporates - Of Which: SME	-	-	582	1	-	-	-	-	171	-	-	-	-	-	-	0	-	-
	Retail	-	-	3,112	26	6,656	4	-	-	897	29	2,371	4	-	-	-	7	-	23
	Retail - Secured on real estate property	58.8%	-	-	1,039	17	6,651	1	-	-	172	17	2,367	1	-	-	2	-	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	58.8%	-	-	1,039	17	6,651	1	-	-	172	17	2,367	1	-	-	2	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2,073	9	4	3	-	-	725	12	3	3	-	-	-	5	-	23
	Retail - Other Retail - Of Which: SME	-	-	1,996	3	0	-	-	-	712	5	0	-	-	-	-	1	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	76	6	4	3	-	-	14	7	3	3	-	-	-	4	-	23
	Equity	-	57	-	-	-	-	-	109	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	1,428	-	-	-	-	-	138	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,020	-	-	-	-	-	1,231	-	-	-	-	-	-	-
TOTAL		57	0	29,430	405	7,760	4	109	0	5,829	42	3,644	4	-	0	9	107	-	23
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	4,011	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	-	-	6,335	-	63	-	-	-	611	-	32	-	-	-	-	-	-	-
	Corporates	-	-	9,927	388	127	1	-	-	4,204	5	127	1	-	-	-	101	-	1
	Corporates - Of Which: Specialised Lending	-	-	3,377	102	1	-	-	-	913	3	1	-	-	-	-	-	14	-
	Corporates - Of Which: SME	-	-	38	109	9	-	-	-	121	-	9	-	-	-	-	-	37	-
	Retail	-	-	1,444	49	118	1	-	-	284	55	88	1	-	-	-	6	-	1
	Retail - Secured on real estate property	68.9%	-	1,218	37	2	-	-	-	216	43	1	-	-	-	-	3	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68.9%	-	1,218	37	2	-	-	-	216	43	1	-	-	-	-	3	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	226	11	116	1	-	-	68	12	87	1	-	-	-	3	-	1
	Retail - Other Retail - Of Which: SME	-	-	89	7	14	1	-	-	25	5	10	1	-	-	-	1	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	138	5	102	0	-	-	42	7	77	0	-	-	-	2	-	0
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	27	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	153	-	-	-	-	-	80	-	-	-	-	-	-	-
TOTAL		0	0	21,743	437	461	2	0	0	5,104	59	327	2	-	0	7	107	-	2
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	-	-	1,490	-	-	-	-	-	246	-	-	-	-	-	-	-	-	
	Institutions	-	-	1,493	-	0	-	-	-	245	-	0	-	-	-	-	-	-	
	Corporates	-	-	5,472	338	1	-	-	-	1,850	1	1	-	-	-	-	62	-	
	Corporates - Of Which: Specialised Lending	-	-	2,641	143	-	-	-	-	526	-	-	-	-	-	-	29	-	
	Corporates - Of Which: SME	-	-	332	65	-	-	-	-	119	0	-	-	-	-	-	11	-	
	Retail	-	-	11,079	508	255	1	-	-	1,655	390	191	1	-	-	-	86	-	1
	Retail - Secured on real estate property	53.4%	-	8,436	67	1	0	-	-	1,193	55	1	0	-	-	-	19	-	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	53.4%	-	8,436	67	1	0	-	-	1,193	55	1	0	-	-	-	19	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2,643	440	254	1	-	-	462	335	191	1	-	-	-	67	-	1
	Retail - Other Retail - Of Which: SME	-	-	2,515	436	0	-	-	-	404	329	0	-	-	-	-	65	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	128	4	254	1	-	-	58	6	191	1	-	-	-	2	-	1
	Equity	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	814	-	-	-	-	-	375	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	604	-	-	-	-	-	408	-	-	-	-	-	-	-
TOTAL		0	0	20,348	845	860	1	0	0	4,371	392	601	1	-	0	15	148	-	1
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	5,559	-	-	-	-	-	413	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,743	-	0	-	-	-	396	-	0	-	-	-	-	-	-	-
	Corporates	-	-	7,776	337	358	1	-	-	4,562	16	358	1	-	-	-	181	-	1
	Corporates - Of Which: Specialised Lending	-	-	1,245	27	-	-	-	-	320	-	-	-	-	-	-	2	-	-
	Corporates - Of Which: SME	-	-	613	53	17	0	-	-	409	1	17	0	-	-	-	31	-	0
	Retail	-	-	585	17	4,189	36	-	-	120	19	2,248	32	-	-	-	2	-	96
	Retail - Secured on real estate property	59.4%	-	488	14	3,014	12	-	-	85	14	1,366	7	-	-	-	1	-	13
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	59.4%	-	488	14	3,014	12	-	-	85	14	1,366	7	-	-	-	1	-	13
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	97	2	1,175	24	-	-	35	5	881	25	-	-	-	1	-	83
	Retail - Other Retail - Of Which: SME	-	-	59	1	485	15	-	-	10	0	364	16	-	-	-	0	-	33
	Retail - Other Retail - Of Which: non-SME	-	-	39	1	690	9	-	-	25	5	518	9	-	-	-	1	-	49
	Equity	-	4	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	722	-	-	-	-	519	-	-	-	-	-	-	-
	TOTAL		4	0	15,663	353	5,269	36	12	0	5,491	35	3,124	33	-	0	16	183	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	81,805	1	3,672	-	-	-	-	3,049	0	2,192	-	-	-	1	-	
Institutions		-	-	83,016	724	1,745	0	-	-	13,871	110	881	0	-	-	12	-		
Corporates		-	-	234,150	10,456	11,798	291	-	-	96,886	1,133	11,495	370	-	-	3,258	175		
Corporates - Of Which: Specialised Lending		-	-	77,959	5,074	1,295	113	-	-	31,306	663	1,287	147	-	-	1,365	41		
Corporates - Of Which: SME		-	-	27,865	1,667	1,161	8	-	-	10,192	69	1,154	9	-	-	501	12		
Retail		-	-	319,475	5,750	16,536	250	-	-	56,741	6,143	10,584	277	-	-	1,203	319		
Retail - Secured on real estate property	80.9%	-	-	285,381	3,964	5,772	41	-	-	42,489	3,575	2,512	39	-	-	573	28		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Secured on real estate property - Of Which: non-SME	80.9%	-	-	285,381	3,964	5,772	41	-	-	42,489	3,575	2,512	39	-	-	573	28		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail		-	-	34,094	1,786	10,764	210	-	-	14,252	2,567	8,072	238	-	-	631	291		
Retail - Other Retail - Of Which: SME		-	-	18,532	1,363	2,956	68	-	-	7,682	1,883	2,216	82	-	-	438	78		
Retail - Other Retail - Of Which: non-SME		-	-	15,562	423	7,808	142	-	-	6,570	684	5,856	157	-	-	192	213		
Equity		533	-	-	-	-	-	920	-	-	-	-	-	-	-	-	-		
Securitisation		-	-	10,917	-	-	-	-	-	5,149	-	-	-	-	-	-	-		
Other non-credit obligation assets		-	-	-	-	19,067	-	-	-	-	-	23,410	-	-	-	-	-		
TOTAL		533	0	729,362	16,931	52,817	542	920	0	175,695	7,386	48,562	647	-	0	869	4,474	-	493
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	18,350	-	-	-	-	-	1	-	-	-	-	-	-	-		
Institutions		-	-	2,009	654	553	-	-	-	207	-	277	-	-	-	-	-		
Corporates		-	-	62,908	3,497	344	6	-	-	27,536	240	241	6	-	-	1,154	2		
Corporates - Of Which: Specialised Lending		-	-	18,539	1,292	20	-	-	-	7,308	10	20	-	-	-	402	-		
Corporates - Of Which: SME		-	-	9,126	383	4	1	-	-	4,879	9	4	1	-	-	120	1		
Retail		-	-	157,782	3,018	2,186	72	-	-	25,957	3,753	1,551	85	-	-	461	26		
Retail - Secured on real estate property	91.4%	-	-	144,624	2,363	345	5	-	-	19,501	1,927	170	5	-	-	204	2		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Secured on real estate property - Of Which: non-SME	91.4%	-	-	144,624	2,363	345	5	-	-	19,501	1,927	170	5	-	-	204	2		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Retail - Other Retail		-	-	13,158	656	1,841	67	-	-	6,457	1,826	1,381	80	-	-	258	25		
Retail - Other Retail - Of Which: SME		-	-	8,390	498	0	-	-	-	5,187	1,400	0	-	-	-	211	-		
Retail - Other Retail - Of Which: non-SME		-	-	4,768	158	1,841	67	-	-	1,270	426	1,381	80	-	-	47	25		
Equity		197	-	-	-	-	-	354	-	-	-	-	-	-	-	-	-		
Securitisation		-	-	537	-	-	-	-	-	55	-	-	-	-	-	-	-		
Other non-credit obligation assets		-	-	-	-	8,582	-	-	-	-	-	7,465	-	-	-	-	-		
TOTAL		197	0	241,587	7,169	11,666	78	354	0	53,756	3,994	9,534	92	-	0	233	1,616	-	28
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

NL047
ING BANK NV

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	16,410	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	14,465	-	19	-	-	-	1,204	-	9	-	-	-	-	-	-	-
	Corporates	-	-	5,586	216	93	2	-	-	1,984	35	93	2	-	-	-	68	-	4
	Corporates - Of Which: Specialised Lending	-	-	1,499	70	-	-	-	-	415	-	-	-	-	-	-	19	-	-
	Corporates - Of Which: SME	-	-	43	12	2	1	-	-	41	1	2	1	-	-	-	0	-	1
	Retail	-	-	65,552	671	40	1	-	-	16,433	589	29	2	-	-	-	338	-	1
	Retail - Secured on real estate property	70.9%	-	-	59,337	547	2	0	-	-	13,084	584	1	0	-	-	240	-	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	70.9%	-	-	59,337	547	2	0	-	-	13,084	584	1	0	-	-	240	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6,215	124	38	1	-	-	3,349	4	29	2	-	-	-	98	-	0
	Retail - Other Retail - Of Which: SME	-	-	31	2	4	0	-	-	8	1	3	0	-	-	-	2	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	6,185	122	34	1	-	-	3,341	4	26	2	-	-	-	96	-	0
	Equity	-	5	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	33	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,286	-	-	-	-	-	645	-	-	-	-	-	-	-
TOTAL		5	0	102,045	886	1,438	4	13	0	19,639	624	776	4	-	0	125	405	-	4
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Belgium	Central banks and central governments	-	-	17,350	0	-	-	-	-	4	-	-	-	-	-	-	0	-	-
	Institutions	-	-	5,924	-	10	-	-	-	704	-	5	-	-	-	-	-	-	-
	Corporates	-	-	29,875	1,201	425	4	-	-	9,932	70	421	6	-	-	-	345	-	0
	Corporates - Of Which: Specialised Lending	-	-	1,444	23	-	-	-	-	842	-	-	-	-	-	-	11	-	-
	Corporates - Of Which: SME	-	-	14,633	890	174	3	-	-	3,667	47	171	4	-	-	-	225	-	0
	Retail	-	-	34,806	947	176	2	-	-	6,632	915	137	3	-	-	-	177	-	0
	Retail - Secured on real estate property	75.3%	-	-	25,498	534	55	-	-	3,636	552	46	-	-	-	-	38	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	75.3%	-	-	25,498	534	55	-	-	3,636	552	46	-	-	-	-	38	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	9,308	412	121	2	-	-	2,995	363	91	3	-	-	-	139	-	0
	Retail - Other Retail - Of Which: SME	-	-	5,849	314	5	0	-	-	1,549	183	4	0	-	-	-	109	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	3,459	98	116	2	-	-	1,446	180	87	3	-	-	-	30	-	0
	Equity	-	148	-	-	-	-	-	228	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	3,576	-	-	-	-	-	2,813	-	-	-	-	-	-	-
TOTAL		148	0	87,956	2,148	4,187	6	228	0	17,273	985	3,377	9	-	0	81	521	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **				Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Australia	Central banks and central governments	-	-	415	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-
	Institutions	-	-	6,453	-	7	-	-	-	-	-	717	-	1	-	-	-	-	-	-
	Corporates	-	-	1,416	-	1,425	150	-	-	-	-	433	-	1,425	196	-	-	-	-	50
	Corporates - Of Which: Specialised Lending	-	-	985	-	1,105	113	-	-	-	-	219	-	1,105	147	-	-	-	-	41
	Corporates - Of Which: SME	-	-	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail	-	-	29,859	120	2	0	-	-	-	-	2,647	123	2	0	-	-	-	6	0
	Retail - Secured on real estate property	68.2%	-	-	29,857	120	0	0	-	-	-	2,646	123	0	0	-	-	-	6	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68.2%	-	-	29,857	120	0	0	-	-	-	2,646	123	0	0	-	-	-	6	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	2	-	-	-	-	-	1	0	2	-	-	-	-	0	0
	Retail - Other Retail - Of Which: SME	-	-	0	-	1	-	-	-	-	-	0	-	1	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	1	-	-	-	-	-	1	0	1	-	-	-	-	0	0
	Equity	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	179	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	387	-	-	-	-	-	-	-	229	-	-	-	-	-	-	
TOTAL		0	0	38,323	120	1,821	150	0	0	3,813	123	1,657	196	-	0	5	6	-	50	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
- * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
- ** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **				Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	245	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
	Institutions	-	-	4,130	-	77	-	-	-	-	-	712	-	38	-	-	-	-	-
	Corporates	-	-	24,774	462	1	-	-	-	-	-	8,307	7	1	-	-	-	85	-
	Corporates - Of Which: Specialised Lending	-	-	7,160	306	-	-	-	-	-	-	2,694	0	-	-	-	-	38	-
	Corporates - Of Which: SME	-	-	766	16	-	-	-	-	-	-	131	0	-	-	-	-	8	-
	Retail	-	-	184	2	1	0	-	-	-	-	41	2	1	0	-	-	1	0
	Retail - Secured on real estate property	102.5%	-	-	168	2	0	-	-	-	-	34	2	0	-	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	102.5%	-	-	168	2	0	-	-	-	-	34	2	0	-	-	-	0	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	16	1	1	0	-	-	-	-	7	1	1	0	-	-	0	0
	Retail - Other Retail - Of Which: SME	-	-	3	0	0	-	-	-	-	-	1	0	0	-	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	-	13	1	1	0	-	-	-	-	6	1	1	0	-	-	0	0
	Equity	-	57	-	-	-	-	-	114	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	4,885	-	-	-	-	-	-	-	3,442	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	620	-	-	-	-	-	-	-	491	-	-	-	-	-	
TOTAL		57	0	34,217	464	699	0	114	0	12,503	9	531	0	-	0	58	86	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
- * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
- ** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central banks and central governments	-	-	796	-	-	-	-	-	156	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	11,384	24	1	-	-	-	1,745	61	1	-	-	-	-	-	-	-	-
	Corporates	-	-	5,659	1,678	13	0	-	-	4,896	366	13	0	-	-	-	511	-	0	-
	Corporates - Of Which: Specialised Lending	-	-	3,398	1,540	-	-	-	-	3,442	343	-	-	-	-	-	437	-	-	-
	Corporates - Of Which: SME	-	-	29	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	9,235	92	1,028	2	-	-	850	124	771	2	-	-	-	18	-	25	-
	Retail - Secured on real estate property	67.0%	-	-	9,153	79	0	-	-	820	111	0	-	-	-	-	17	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	67.0%	-	-	9,153	79	0	-	-	820	111	0	-	-	-	-	17	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	82	12	1,028	2	-	-	30	12	771	2	-	-	-	1	-	25	-
	Retail - Other Retail - Of Which: SME	-	-	45	12	0	0	-	-	13	11	0	0	-	-	-	1	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	-	37	1	1,028	2	-	-	17	1	771	2	-	-	-	0	-	25	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	2,342	-	-	-	-	-	867	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	631	-	-	-	-	-	526	-	-	-	-	-	-	-	-
	TOTAL		0	0	29,416	1,794	1,674	2	0	0	8,515	551	1,311	2	-	0	35	529	-	25
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	3,449	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	4,975	4	72	-	-	-	777	-	20	-	-	-	-	3	-	-	-
	Corporates	-	-	12,677	313	30	-	-	-	3,887	19	30	-	-	-	-	90	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	4,354	294	-	-	-	-	1,080	11	-	-	-	-	-	88	-	-	-
	Corporates - Of Which: SME	-	-	364	0	-	-	-	-	84	-	-	-	-	-	-	0	-	-	-
	Retail	-	-	2,528	28	5	2	-	-	669	22	4	2	-	-	-	7	-	24	-
	Retail - Secured on real estate property	96.7%	-	-	1,027	21	1	-	-	166	17	0	-	-	-	-	2	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	96.7%	-	-	1,027	21	1	-	-	166	17	0	-	-	-	-	2	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,501	7	4	2	-	-	503	4	3	2	-	-	-	4	-	24	-
	Retail - Other Retail - Of Which: SME	-	-	1,414	2	0	-	-	-	488	2	0	-	-	-	-	1	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	86	5	4	2	-	-	15	3	3	2	-	-	-	4	-	24	-
	Equity	-	2	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	1,326	-	-	-	-	-	129	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	935	-	-	-	-	-	1,075	-	-	-	-	-	-	-	-
	TOTAL		2	0	24,954	345	1,042	2	4	0	5,464	41	1,129	2	-	0	15	99	-	24
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	4,050	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	-	-	5,249	-	39	-	-	-	572	-	19	-	-	-	-	-	-	-
	Corporates	-	-	9,260	364	114	1	-	-	4,106	6	114	1	-	-	-	110	-	1
	Corporates - Of Which: Specialised Lending	-	-	3,211	116	1	-	-	-	1,237	3	1	-	-	-	-	-	29	-
	Corporates - Of Which: SME	-	-	365	161	21	0	-	-	152	0	21	0	-	-	-	61	-	1
	Retail	-	-	1,590	56	134	1	-	-	322	63	100	1	-	-	-	6	-	1
	Retail - Secured on real estate property	69.2%	-	1,258	44	2	-	-	-	225	51	1	-	-	-	-	3	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	69.2%	-	1,258	44	2	-	-	-	225	51	1	-	-	-	-	3	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	332	13	132	1	-	-	97	12	99	1	-	-	-	3	-	1
	Retail - Other Retail - Of Which: SME	-	-	203	6	14	1	-	-	50	4	11	1	-	-	-	1	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	130	6	118	0	-	-	48	7	89	0	-	-	-	2	-	1
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	18	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	162	-	-	-	-	-	84	-	-	-	-	-	-	-
	TOTAL		0	0	20,168	420	449	2	0	0	5,005	69	318	2	-	0	7	116	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	-	-	1,472	-	-	-	-	-	279	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,222	1	0	-	-	-	219	2	0	-	-	-	-	0	-	-
	Corporates	-	-	5,249	376	0	-	-	-	2,082	2	0	-	-	-	-	85	-	-
	Corporates - Of Which: Specialised Lending	-	-	2,572	144	-	-	-	-	768	-	-	-	-	-	-	31	-	-
	Corporates - Of Which: SME	-	-	231	85	-	-	-	-	77	-	-	-	-	-	-	16	-	-
	Retail	-	-	10,998	596	279	1	-	-	1,419	329	210	1	-	-	-	138	-	2
	Retail - Secured on real estate property	55.0%	-	8,641	71	1	0	-	-	1,066	48	1	0	-	-	-	26	-	0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	55.0%	-	8,641	71	1	0	-	-	1,066	48	1	0	-	-	-	26	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2,357	524	278	1	-	-	353	282	209	1	-	-	-	112	-	2
	Retail - Other Retail - Of Which: SME	-	-	2,225	520	0	-	-	-	291	275	0	-	-	-	-	110	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	131	5	278	1	-	-	62	6	209	1	-	-	-	2	-	2
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	628	-	-	-	-	-	66	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	660	-	-	-	-	-	366	-	-	-	-	-	-	-
	TOTAL		0	0	19,569	973	940	1	0	0	4,066	333	576	1	-	0	13	224	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	5,332	-	-	-	-	-	738	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,640	-	0	-	-	-	307	-	0	-	-	-	-	-	-	-
	Corporates	-	-	7,390	342	363	0	-	-	4,679	11	363	0	-	-	-	179	-	0
	Corporates - Of Which: Specialised Lending	-	-	1,174	57	-	-	-	-	693	0	-	-	-	-	-	4	-	-
	Corporates - Of Which: SME	-	-	859	52	39	0	-	-	571	3	39	0	-	-	-	28	-	0
	Retail	-	-	592	20	4,179	34	-	-	132	19	2,235	29	-	-	-	3	-	103
	Retail - Secured on real estate property	59.9%	-	533	18	3,018	14	-	-	97	14	1,364	8	-	-	-	2	-	17
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	59.9%	-	533	18	3,018	14	-	-	97	14	1,364	8	-	-	-	2	-	17
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	59	2	1,161	20	-	-	34	5	871	21	-	-	-	1	-	86
	Retail - Other Retail - Of Which: SME	-	-	15	0	480	13	-	-	4	0	360	13	-	-	-	0	-	36
	Retail - Other Retail - Of Which: non-SME	-	-	43	2	681	7	-	-	30	5	511	7	-	-	-	1	-	50
	Equity	-	32	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	676	-	-	-	-	496	-	-	-	-	-	-	-
	TOTAL		32	0	14,954	362	5,218	34	16	0	5,856	30	3,093	30	-	0	17	182	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

NL047
ING BANK NV

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	12,396	10,917
Trading Book (excl. correlation trading)	3	3
Correlation Trading Portfolio	0	0
Total	12,399	10,920

Explanatory footnotes

4. MARKET RISK

NL047
ING BANK NV

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	0	7,647	0	7,074
TDI - General risk	0	2,404	0	1,807
TDI - Specific risk	0	5,243	0	5,267
Equities	0	798	0	609
Equities - General risk	0	0	0	0
Equities - Specific risk	0	798	0	609
Foreign exchange risk	312	855	277	595
Commodities risk	0	0	0	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	-6	0	0	-6	0	0
[1Y - 2Y]		5	0	5	0	0	5	0	0
[2Y - 3Y]		56	0	56	54	0	1	0	-0
[3Y - 5Y]		839	0	838	817	0	21	0	-2
[5Y - 10Y]		1,238	0	1,145	1,196	0	-50	0	-19
[10Y - more]		121	0	-13	0	0	-13	0	0
Total		2,259	0	2,025	2,067	0	-42	0	-21
[0 - 3M]	Belgium	713	385	713	309	0	20	2	-0
[3M - 1Y]		2,304	1,347	2,304	876	65	16	4	-0
[1Y - 2Y]		1,726	50	1,726	1,671	0	5	2	-28
[2Y - 3Y]		989	61	969	924	0	-16	5	-6
[3Y - 5Y]		3,296	234	3,255	2,858	0	163	11	-5
[5Y - 10Y]		4,156	593	4,018	3,247	0	178	99	-2
[10Y - more]		2,120	1,804	1,927	284	0	-161	258	0
Total		15,303	4,473	14,911	10,170	65	204	381	-41
[0 - 3M]	Bulgaria	10	0	10	0	0	10	0	0
[3M - 1Y]		0	0	0	0	0	0	0	2
[1Y - 2Y]		16	0	16	0	0	16	0	0
[2Y - 3Y]		10	0	10	0	0	10	0	-7
[3Y - 5Y]		10	0	10	0	0	10	0	-9
[5Y - 10Y]		3	0	3	0	0	3	0	4
[10Y - more]		0	0	0	0	0	0	0	0
Total		49	0	49	0	0	49	0	-9
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		13	0	13	13	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		13	0	13	13	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	20	0	20	20	0	0	0	0
[3M - 1Y]		34	0	34	34	0	0	0	-8
[1Y - 2Y]		0	0	0	0	0	0	0	4
[2Y - 3Y]		0	0	0	0	0	0	0	4
[3Y - 5Y]		534	0	534	534	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		589	0	589	588	0	1	0	-1
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	0	5	0	0	5	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	0	0	5	0	-1
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	8
[1Y - 2Y]		0	0	0	0	0	0	0	-9
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		258	0	258	0	0	258	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		28	0	28	28	0	1	0	0
[3Y - 5Y]		181	0	180	169	0	12	0	0
[5Y - 10Y]		248	0	238	0	0	238	0	0
[10Y - more]		29	0	25	0	0	25	0	0
Total		744	0	730	196	0	533	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	5	0	5	0	0	5	0	0
[3M - 1Y]		258	0	258	255	0	3	4	0
[1Y - 2Y]		430	0	398	421	0	-22	17	0
[2Y - 3Y]		13	0	10	0	0	10	12	-0
[3Y - 5Y]		805	6	781	675	0	99	6	-10
[5Y - 10Y]		1,934	0	1,653	1,902	0	-250	60	-17
[10Y - more]		2,141	0	1,095	1,012	0	83	0	-280
Total		5,585	6	4,199	4,265	0	-73	98	-307
[0 - 3M]	Germany	3,550	3,226	3,545	3	0	215	6	0
[3M - 1Y]		1,867	45	1,781	1,807	0	-72	46	0
[1Y - 2Y]		1,859	150	1,773	1,340	0	283	19	-8
[2Y - 3Y]		958	345	902	586	0	-29	46	-107
[3Y - 5Y]		3,153	1,183	3,074	1,819	0	71	29	-0
[5Y - 10Y]		6,041	546	5,933	4,773	0	613	636	-377
[10Y - more]		2,116	0	159	560	0	-401	-29	-23
Total		19,545	5,496	17,165	10,889	0	680	752	-515
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-1
[0 - 3M]	Hungary	326	0	326	0	0	201	-10	0
[3M - 1Y]		29	0	29	0	0	29	-2	-16
[1Y - 2Y]		4	0	4	0	0	4	-1	3
[2Y - 3Y]		14	0	14	0	0	14	0	-0
[3Y - 5Y]		1	0	1	0	0	1	-11	4
[5Y - 10Y]		2	0	0	0	0	0	0	-4
[10Y - more]		1	0	1	0	0	1	0	0
Total		377	0	374	0	0	249	-23	-13

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	1	0	1	0	0	1	0	0
[3M - 1Y]		0	0	0	0	0	0	13	0
[1Y - 2Y]		0	0	-0	0	0	-0	0	0
[2Y - 3Y]		0	0	0	0	0	0	13	-0
[3Y - 5Y]		0	0	0	0	0	0	13	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	39	-1	
[0 - 3M]	Italy	66	41	66	0	0	25	0	0
[3M - 1Y]		292	22	258	0	0	236	0	0
[1Y - 2Y]		314	14	141	0	0	22	0	2
[2Y - 3Y]		221	17	62	40	0	5	0	41
[3Y - 5Y]		652	17	389	312	0	61	0	-0
[5Y - 10Y]		847	32	728	472	0	224	44	0
[10Y - more]		206	59	162	137	0	-34	0	-170
Total		2,599	202	1,805	960	0	539	44	-127
[0 - 3M]	Latvia	0	0	0	0	0	0	-2	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	1	0	0	1	-2	-0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	-2	0	0	-2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	1	0	0	1	0	-1
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		73	0	73	45	0	28	-0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		2	2	2	0	0	0	1	0
[5Y - 10Y]		48	0	48	47	0	1	-0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		125	4	125	92	0	29	2	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	964	225	961	200	0	5	-20	0
[3M - 1Y]		3,297	43	3,289	1,316	0	565	217	0
[1Y - 2Y]		1,346	73	1,006	437	0	-338	827	0
[2Y - 3Y]		1,332	14	1,237	404	0	-90	280	0
[3Y - 5Y]		2,955	148	2,752	974	0	189	1,274	0
[5Y - 10Y]		7,076	1,014	6,734	4,954	0	-219	-2,146	0
[10Y - more]		1,184	37	498	0	0	82	-3,694	0
Total		18,155	1,553	16,476	8,285	0	194	-3,262	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	12	10	9	0	0	-1	0	0
[3M - 1Y]		621	24	561	547	0	-32	0	2
[1Y - 2Y]		89	44	50	0	0	-25	0	6
[2Y - 3Y]		1,586	81	1,571	1,464	0	-2	0	-8
[3Y - 5Y]		755	140	704	539	0	-16	0	-1
[5Y - 10Y]		2,133	412	2,071	719	0	-24	0	0
[10Y - more]		43	37	34	0	0	-7	0	0
Total		5,238	747	5,002	3,270	0	-107	0	-1
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		357	0	357	357	0	0	0	-0
[3Y - 5Y]		254	0	254	254	0	-0	0	-0
[5Y - 10Y]		9	0	9	9	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		620	0	620	620	0	0	0	-1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	60	0	60	60	0	0	0	0
[3M - 1Y]		479	0	479	387	18	74	0	0
[1Y - 2Y]		56	0	56	0	20	36	0	3
[2Y - 3Y]		83	0	83	0	15	68	0	-0
[3Y - 5Y]		51	0	51	0	0	51	0	-1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		729	0	729	447	54	228	0	2
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	8
[1Y - 2Y]		0	0	0	0	0	0	0	-3
[2Y - 3Y]		0	0	0	0	0	0	0	-8
[3Y - 5Y]		0	0	0	0	0	0	0	4
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		5	0	5	0	0	5	0	0
Total		5	0	5	0	0	5	0	1
[0 - 3M]	Slovenia	21	0	21	21	0	0	0	0
[3M - 1Y]		85	0	85	85	0	0	0	0
[1Y - 2Y]		43	0	43	41	0	2	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		2	0	2	0	0	2	0	0
[5Y - 10Y]		3	0	3	0	0	3	0	0
[10Y - more]		5	0	5	0	0	5	0	0
Total		160	0	160	147	0	13	0	-0
[0 - 3M]	Spain	14	13	14	0	0	1	0	0
[3M - 1Y]		287	0	287	0	0	287	0	-15
[1Y - 2Y]		52	0	49	0	0	-1	0	0
[2Y - 3Y]		10	0	8	10	0	-2	0	-0
[3Y - 5Y]		8	0	0	0	0	0	0	-0
[5Y - 10Y]		49	22	49	0	0	26	0	-16
[10Y - more]		270	0	254	269	0	-15	0	0
Total		689	35	661	279	0	297	0	-32

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	2	0	2	0	0	2	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	-1
[0 - 3M]	United Kingdom	1	1	1	0	0	0	0	0
[3M - 1Y]		5	5	5	0	0	0	0	0
[1Y - 2Y]		15	15	15	0	0	0	0	0
[2Y - 3Y]		23	23	23	0	0	0	0	-0
[3Y - 5Y]		12	12	12	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		3	3	3	0	0	0	0	0
Total		59	59	59	0	0	0	0	-1
[0 - 3M]	Australia	217	0	217	212	0	4	0	0
[3M - 1Y]		798	0	798	798	0	0	0	0
[1Y - 2Y]		326	0	326	326	0	0	0	0
[2Y - 3Y]		202	0	202	202	0	0	0	0
[3Y - 5Y]		322	0	322	322	0	-0	0	0
[5Y - 10Y]		466	0	466	466	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2,331	0	2,331	2,327	0	4	0	0
[0 - 3M]	Canada	92	0	92	37	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		10	0	10	0	0	10	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		102	0	102	37	0	10	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-13	8
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	0	0	4	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		4	0	4	0	0	4	-13	8
[0 - 3M]	Japan	88	0	88	88	0	0	0	0
[3M - 1Y]		88	0	88	88	0	0	-53	0
[1Y - 2Y]		26	0	26	26	0	0	-37	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	12	1
[10Y - more]		0	0	0	0	0	0	0	-13
Total		202	0	202	202	0	0	-77	-11
[0 - 3M]	U.S.	292	271	285	0	0	14	0	0
[3M - 1Y]		360	360	353	0	0	-8	0	0
[1Y - 2Y]		0	0	-4	0	0	-4	0	0
[2Y - 3Y]		6	0	-2	1	0	-3	0	0
[3Y - 5Y]		0	0	-4	0	0	-4	0	0
[5Y - 10Y]		94	0	-156	1	0	-157	0	-39
[10Y - more]		1	0	-2	1	0	-3	0	18
Total		754	631	469	3	0	-165	0	-21
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		30	0	30	30	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		30	0	30	30	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Other advanced economies non EEA	335	0	335	25	1	309	-48	-257
[3M - 1Y]		369	0	369	0	0	369	-47	-28
[1Y - 2Y]		498	0	416	0	0	416	-4	-25
[2Y - 3Y]		97	0	97	0	0	97	10	-49
[3Y - 5Y]		140	0	140	0	0	140	-18	94
[5Y - 10Y]		95	0	94	0	0	94	11	-234
[10Y - more]		103	0	103	0	0	103	-9	-16
Total		1,636	0	1,553	25	1	1,527	-105	-516
[0 - 3M]	Other Central and Eastern Europe countries non EEA	94	6	94	16	0	73	0	43
[3M - 1Y]		293	74	293	37	181	1	0	-17
[1Y - 2Y]		460	0	460	322	121	16	0	-21
[2Y - 3Y]		203	65	203	0	137	1	0	8
[3Y - 5Y]		548	42	547	505	0	0	0	-48
[5Y - 10Y]		97	25	94	67	0	2	0	2
[10Y - more]		1	0	1	0	0	1	0	0
Total		1,696	211	1,692	947	440	94	0	-33
[0 - 3M]	Middle East	0	0	0	0	0	0	-80	0
[3M - 1Y]		0	0	0	0	0	0	-8	0
[1Y - 2Y]		0	0	0	0	0	0	0	-12
[2Y - 3Y]		1	0	1	0	0	1	0	7
[3Y - 5Y]		0	0	0	0	0	0	0	-4
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		9	0	8	0	8	0	0	0
Total		10	0	10	0	8	1	-88	-9
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	26
[3M - 1Y]		59	0	59	0	0	59	1	41
[1Y - 2Y]		99	24	99	0	3	72	1	-160
[2Y - 3Y]		2	0	2	0	0	2	3	-8
[3Y - 5Y]		70	6	70	0	12	53	0	-18
[5Y - 10Y]		136	22	136	0	0	114	0	-45
[10Y - more]		19	0	18	0	0	18	0	0
Total		385	51	384	0	14	319	5	-163

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-8
[1Y - 2Y]		0	0	0	0	0	0	0	8
[2Y - 3Y]		0	0	0	0	0	0	0	-8
[3Y - 5Y]		1	1	1	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		113	113	113	0	0	0	0	0
Total		114	114	114	0	0	0	0	-6
[0 - 3M]	Others	1,546	301	1,546	619	0	626	-247	66
[3M - 1Y]		758	10	756	499	7	239	-1	-185
[1Y - 2Y]		128	4	128	93	20	10	1	51
[2Y - 3Y]		163	4	162	44	111	3	0	-138
[3Y - 5Y]		697	146	693	446	0	101	0	12
[5Y - 10Y]		847	306	840	332	81	122	2	-9
[10Y - more]		206	0	195	115	0	80	30	-4
Total		4,346	771	4,320	2,148	219	1,181	-216	-207
TOTAL EEA 30		72,856	12,574	65,707	42,287	119	2,811	-1,971	-1,070

Notes and definitions

(1) 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

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	-3	0	0	-3	0	0
[1Y - 2Y]		5	0	5	0	0	5	0	0
[2Y - 3Y]		54	0	54	53	0	1	0	-0
[3Y - 5Y]		924	0	922	921	0	1	0	-2
[5Y - 10Y]		1,006	0	1,005	930	0	74	0	-28
[10Y - more]		32	0	-13	0	0	-13	0	0
Total		2,022	0	1,970	1,904	0	66	0	-30
[0 - 3M]	Belgium	1,382	426	1,382	858	0	97	-2	0
[3M - 1Y]		3,540	2,419	3,540	666	0	455	1	-2
[1Y - 2Y]		1,474	57	1,472	1,417	0	-2	7	-41
[2Y - 3Y]		907	145	895	758	0	-9	7	11
[3Y - 5Y]		4,047	159	3,996	3,695	0	141	20	-4
[5Y - 10Y]		3,567	566	3,497	2,861	0	70	128	-2
[10Y - more]		2,114	1,788	2,037	271	0	-21	239	0
Total		17,030	5,561	16,818	10,526	0	731	400	-38
[0 - 3M]	Bulgaria	27	0	27	27	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	6
[1Y - 2Y]		29	0	28	29	0	-0	0	-5
[2Y - 3Y]		0	0	0	0	0	0	0	-13
[3Y - 5Y]		14	0	14	14	0	-0	0	2
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		70	0	69	70	0	-0	0	-10
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		9	0	9	9	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		9	0	9	9	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	3	0	0	0	11
[1Y - 2Y]		1	0	1	0	0	1	0	-12
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		535	0	535	534	0	1	0	0
[5Y - 10Y]		5	0	5	0	0	5	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	544	0	544	537	0	7	0	-1	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	13	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	1	0	1	0	0	1	13	-1	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-9
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	-9	
[0 - 3M]	Finland	31	0	31	0	0	31	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		34	0	34	27	0	7	0	-0
[3Y - 5Y]		11	0	11	0	0	11	0	-0
[5Y - 10Y]		5	0	4	0	0	4	0	0
[10Y - more]		42	0	41	0	0	41	0	0
Total	124	0	121	27	0	94	0	-1	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	2	0
[3M - 1Y]		950	0	950	489	0	461	6	0
[1Y - 2Y]		8	0	1	0	0	1	4	0
[2Y - 3Y]		3	0	0	0	0	0	11	-0
[3Y - 5Y]		1,064	6	993	910	0	78	14	-10
[5Y - 10Y]		1,805	0	1,302	1,586	0	-284	26	-11
[10Y - more]		1,874	0	1,027	955	0	73	0	-323
Total		5,705	6	4,275	3,939	0	330	64	-344
[0 - 3M]	Germany	4,746	3,307	4,702	1,400	0	-5	10	0
[3M - 1Y]		2,109	100	1,992	1,318	0	574	13	0
[1Y - 2Y]		804	170	614	509	0	-65	5	-8
[2Y - 3Y]		1,146	270	1,062	808	0	-16	52	477
[3Y - 5Y]		3,914	1,446	3,829	2,295	0	88	34	-0
[5Y - 10Y]		5,547	238	5,045	4,783	0	24	509	-507
[10Y - more]		1,089	0	400	538	0	-137	-69	-154
Total		19,355	5,531	17,646	11,651	0	464	554	-192
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-1
[0 - 3M]	Hungary	508	0	508	34	0	474	1	-7
[3M - 1Y]		82	0	82	0	0	82	5	0
[1Y - 2Y]		14	0	14	0	0	14	0	-4
[2Y - 3Y]		1	0	-0	0	0	-0	-6	-14
[3Y - 5Y]		1	0	1	0	0	1	72	18
[5Y - 10Y]		2	0	-2	0	0	-2	-30	-4
[10Y - more]		0	0	-4	0	0	-4	0	0
Total		607	0	597	34	0	564	41	-11

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	55	0	55	0	0	55	8	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	16	-0
[3Y - 5Y]		0	0	0	0	0	0	-5	-0
[5Y - 10Y]		4	0	-1	0	0	-1	-6	0
[10Y - more]		2	0	-2	0	0	-2	0	0
Total		61	0	53	0	0	53	13	-1
[0 - 3M]	Italy	384	16	384	0	0	368	0	0
[3M - 1Y]		163	8	140	0	0	133	0	0
[1Y - 2Y]		194	9	122	39	0	-29	0	2
[2Y - 3Y]		80	8	25	0	0	17	0	-78
[3Y - 5Y]		967	12	627	564	0	52	0	-0
[5Y - 10Y]		829	33	487	258	0	196	36	0
[10Y - more]		289	91	100	137	0	-128	0	-21
Total		2,905	176	1,885	998	0	608	36	-98
[0 - 3M]	Latvia	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	-0	0	0	-0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	-0	0	0	-0	-0	-0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	-0	0	0	-0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-5
[5Y - 10Y]		0	0	-0	0	0	-0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-5	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		45	0	45	44	0	-0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	1	0
[3Y - 5Y]		2	2	2	0	0	0	0	0
[5Y - 10Y]		48	0	48	45	0	3	-0	0
[10Y - more]		39	0	39	0	0	39	0	0
Total		136	4	135	90	0	42	1	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	2,012	27	2,011	1,289	0	160	8	0
[3M - 1Y]		1,462	20	1,285	151	0	272	239	0
[1Y - 2Y]		1,822	10	1,806	633	0	169	1,131	0
[2Y - 3Y]		1,733	14	1,661	48	0	682	379	-0
[3Y - 5Y]		2,094	17	1,963	787	0	241	456	-0
[5Y - 10Y]		7,227	1,279	6,885	4,777	0	-166	-1,889	0
[10Y - more]		2,569	9	1,880	1,257	0	232	-2,909	0
Total		18,918	1,375	17,491	8,942	0	1,590	-2,585	-1
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-1
[0 - 3M]	Poland	131	1	131	0	0	127	0	11
[3M - 1Y]		234	38	226	35	0	142	0	19
[1Y - 2Y]		1,379	33	1,378	1,284	0	30	0	-14
[2Y - 3Y]		713	62	695	611	0	-5	0	-8
[3Y - 5Y]		1,124	130	1,108	673	0	-13	0	-2
[5Y - 10Y]		1,806	359	1,735	768	0	-38	0	0
[10Y - more]		124	35	124	80	0	6	0	0
Total		5,512	659	5,398	3,451	0	248	0	6
[0 - 3M]	Portugal	1	0	1	0	0	1	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		343	0	343	343	0	0	0	-0
[3Y - 5Y]		254	0	254	254	0	-1	0	-0
[5Y - 10Y]		9	0	9	9	0	0	0	0
[10Y - more]		6	0	5	0	0	5	0	0
Total		615	0	613	607	0	6	0	-1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	12	0	12	0	0	12	0	0
[3M - 1Y]		383	0	383	287	39	57	0	0
[1Y - 2Y]		107	0	107	0	9	97	0	1
[2Y - 3Y]		130	0	130	50	36	44	0	0
[3Y - 5Y]		45	0	45	44	0	1	0	-1
[5Y - 10Y]		61	0	61	60	0	0	0	0
[10Y - more]		0	0	-0	0	0	-0	0	0
Total		737	0	736	441	84	211	0	-1
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	4
[1Y - 2Y]		0	0	0	0	0	0	0	-7
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	4
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	1
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		98	0	98	98	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		58	0	58	57	0	1	0	0
[5Y - 10Y]		15	0	15	13	0	2	0	0
[10Y - more]		5	0	5	0	0	5	0	0
Total		177	0	177	169	0	8	0	0
[0 - 3M]	Spain	13	11	13	0	0	2	0	0
[3M - 1Y]		246	0	244	0	0	244	0	0
[1Y - 2Y]		4	0	-3	0	0	-3	0	0
[2Y - 3Y]		25	0	23	11	0	12	0	-0
[3Y - 5Y]		6	0	-2	0	0	-2	0	-0
[5Y - 10Y]		34	23	28	0	0	5	0	0
[10Y - more]		286	0	280	284	0	-4	0	0
Total		613	35	582	295	0	253	0	-1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		24	0	24	0	0	24	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		24	0	24	0	0	24	0	-1
[0 - 3M]	United Kingdom	1	1	1	0	0	0	0	0
[3M - 1Y]		4	4	4	0	0	0	0	0
[1Y - 2Y]		13	13	13	0	0	0	0	0
[2Y - 3Y]		12	12	12	0	0	0	0	-0
[3Y - 5Y]		4	4	4	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		2	2	2	0	0	0	0	-8
Total		36	36	36	0	0	0	0	-8
[0 - 3M]	Australia	259	0	259	259	0	0	0	0
[3M - 1Y]		695	0	695	695	0	0	0	0
[1Y - 2Y]		445	0	444	445	0	-2	0	0
[2Y - 3Y]		349	0	349	349	0	0	0	0
[3Y - 5Y]		365	0	365	363	0	1	0	0
[5Y - 10Y]		560	0	560	560	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2,673	0	2,672	2,672	0	-1	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		3	0	3	0	0	3	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	0
[5Y - 10Y]		79	0	78	65	0	14	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		88	0	87	65	0	23	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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NL047
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(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-1	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-1	-0
[0 - 3M]	Japan	154	0	154	154	0	0	0	0
[3M - 1Y]		26	0	26	26	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	4
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		180	0	180	180	0	0	0	4
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	0	2	0	0	0
[1Y - 2Y]		6	0	-0	1	0	-1	0	0
[2Y - 3Y]		57	0	14	0	11	2	0	0
[3Y - 5Y]		1	0	-29	0	1	-30	0	6
[5Y - 10Y]		131	0	94	1	0	93	0	-59
[10Y - more]		1	0	-23	1	0	-24	0	57
Total		199	0	58	3	14	41	0	5
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		29	0	29	29	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		29	0	29	29	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	712	0	712	27	0	686	-96	-211
[3M - 1Y]		320	0	320	0	0	320	-38	-17
[1Y - 2Y]		98	0	22	0	0	22	12	-24
[2Y - 3Y]		35	0	35	0	0	35	6	33
[3Y - 5Y]		110	0	110	0	0	110	-9	-241
[5Y - 10Y]		121	0	121	0	0	121	9	-161
[10Y - more]		82	0	82	0	0	82	-15	-15
Total		1,478	0	1,402	27	0	1,376	-130	-636
[0 - 3M]	Other Central and eastern Europe countries non EEA	71	6	71	0	0	66	-0	11
[3M - 1Y]		409	50	409	274	82	4	0	5
[1Y - 2Y]		306	0	283	30	250	3	0	-44
[2Y - 3Y]		72	72	72	0	0	-0	0	-15
[3Y - 5Y]		583	50	581	530	0	-0	0	-34
[5Y - 10Y]		88	4	86	81	0	2	0	-7
[10Y - more]		1	0	0	0	0	0	0	0
Total		1,531	182	1,502	915	332	73	-0	-83
[0 - 3M]	Middle East	0	0	0	0	0	0	5	-4
[3M - 1Y]		0	0	0	0	0	0	-0	-4
[1Y - 2Y]		1	0	1	0	0	0	0	-1
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	-5
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		8	0	8	0	8	0	0	0
Total		9	0	8	0	8	1	4	-14
[0 - 3M]	Latin America and the Caribbean	43	0	39	0	4	35	1	-21
[3M - 1Y]		235	24	235	0	0	211	0	21
[1Y - 2Y]		22	0	22	0	0	22	3	-1
[2Y - 3Y]		32	0	28	0	0	28	0	-0
[3Y - 5Y]		30	20	25	0	0	5	0	-8
[5Y - 10Y]		18	0	18	0	0	18	0	-11
[10Y - more]		2	0	2	0	0	2	0	0
Total		382	44	368	0	4	320	4	-20

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL047
ING BANK NV

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-4
[2Y - 3Y]		0	0	0	0	0	0	0	-4
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		108	108	108	0	0	0	0	0
Total		109	109	109	0	0	0	0	-7
[0 - 3M]	Others	570	206	570	248	0	115	-66	-71
[3M - 1Y]		1,690	129	1,688	829	43	687	-8	-197
[1Y - 2Y]		211	4	211	160	0	47	-0	-25
[2Y - 3Y]		159	27	159	21	106	4	0	-45
[3Y - 5Y]		671	127	667	476	0	64	0	-21
[5Y - 10Y]		636	338	621	267	0	16	3	-14
[10Y - more]		270	1	248	198	0	49	18	-4
Total		4,207	832	4,164	2,200	150	983	-54	-376
TOTAL EEA 30		75,201	13,383	69,183	43,688	84	5,301	-1,464	-746

Notes and definitions

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

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

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

Explanatory footnotes

6. RWA

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(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	233,559	233,211
RWA Securitisation and re-securitisations	5,525	5,149
RWA Other credit risk	228,034	228,062
RWA for market risk	9,648	8,596
RWA for operational risk	35,449	35,825
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	278,656	277,632

Explanatory footnotes