



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

ING Groep N.V.

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		34,049.52	28,069.08
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		2,308.50	86.04
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-3,686.48	-9,024.05
Cumulative 3y: Profit or (-) loss for the year		8,936.46	-2,691.98
Coverage ratio - Default stock	31.70%	24.89%	28.99%
Common Equity Tier 1 capital	41,553.81	43,622.64	33,989.66
Total Risk exposure amount	321,187.77	348,493.07	377,629.60
Common Equity Tier 1 ratio, %	12.9%	12.5%	9.0%
Fully loaded Common Equity Tier 1 ratio, %	12.7%	12.5%	9.0%
Tier 1 capital	46,411.80	48,662.46	39,029.47
Total leverage ratio exposures	1,072,000.00	1,072,000.00	1,072,000.00
Leverage ratio, %	4.3%	4.5%	3.6%
Fully loaded leverage ratio, %	3.9%	4.2%	3.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			8,392
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
ING Groep N.V.	Central banks and central governments	114,866	18	0	0	5,889	68	0	0	8	1	0	0	2.8%
	Institutions	102,342	354	0	0	18,675	206	0	0	10	11	0	0	3.1%
	Corporates	252,594	7,834	0	0	106,413	10,557	0	0	239	3,102	0	0	40.4%
	Corporates - Of Which: Specialised Lending	90,257	2,501	0	0	30,329	2,770	0	0	57	940	0	0	37.9%
	Corporates - Of Which: SME	29,149	1,782	0	0	11,535	2,135	0	0	55	466	0	0	27.3%
	Retail	309,559	6,415	0	0	51,716	8,009	0	0	350	1,320	0	0	20.7%
	Retail - Secured on real estate property	285,267	5,509	0	0	40,670	6,470	0	0	205	800	0	0	14.6%
	Retail - Secured on real estate property - Of Which: SME	11,195	1,038	0	0	3,153	1,211	0	0	31	225	0	0	21.9%
	Retail - Secured on real estate property - Of Which: non-SME	274,072	4,466	0	0	37,517	5,259	0	0	184	575	0	0	12.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	24,292	912	0	0	11,046	1,539	0	0	145	519	0	0	58.2%
	Retail - Other Retail - Of Which: SME	6,980	437	0	0	2,764	852	0	0	44	231	0	0	54.6%
	Retail - Other Retail - Of Which: non-SME	17,312	474	0	0	8,282	687	0	0	100	289	0	0	61.4%
	Equity	6,911	0	0	0	15,338	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	13,463	0	0	0	21,396	0	0	0	0	0	0	0	-	
IRB TOTAL	799,736	14,621	0	0	219,229	18,840	0	0	607	4,432	0	0	30.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Netherlands	Central banks and central governments	25,205	0	0	0	224	0	0	0	0	0	0	0	-
	Institutions	4,595	342	0	0	983	185	0	0	2	0	0	0	0.6%
	Corporates	51,970	3,071	0	0	22,711	4,952	0	0	95	1,273	0	0	41.9%
	Corporates - Of Which: Specialised Lending	16,923	1,018	0	0	6,639	936	0	0	44	494	0	0	43.7%
	Corporates - Of Which: SME	7,044	607	0	0	3,610	1,133	0	0	28	170	0	0	28.5%
	Retail	139,455	3,107	0	0	11,882	4,328	0	0	139	509	0	0	16.1%
	Retail - Secured on real estate property	132,011	2,740	0	0	18,147	3,333	0	0	78	307	0	0	11.2%
	Retail - Secured on real estate property - Of Which: SME	3,650	189	0	0	1,876	464	0	0	13	51	0	0	27.6%
	Retail - Secured on real estate property - Of Which: non-SME	128,361	2,556	0	0	16,271	2,869	0	0	64	256	0	0	10.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	7	307	0	0	3,735	995	0	0	61	199	0	0	52.7%
	Retail - Other Retail - Of Which: SME	3,013	241	0	0	1,576	551	0	0	33	144	0	0	60.1%
	Retail - Other Retail - Of Which: non-SME	4,431	127	0	0	2,159	444	0	0	28	49	0	0	38.6%
	Equity	4,274	0	0	0	8,035	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	225,600	6,521	0	0	54,833	9,463	0	0	234	1,773	0	0	27.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Germany	Central banks and central governments	24,354	0	0	0	64	0	0	0	0	0	0	0	-
	Institutions	3,654	0	0	0	568	0	0	0	0	0	0	0	-
	Corporates	7,900	80	0	0	2,855	60	0	0	2	39	0	0	51.1%
	Corporates - Of Which: Specialised Lending	1,062	42	0	0	268	33	0	0	1	9	0	0	22.6%
	Corporates - Of Which: SME	6	9	0	0	13	19	0	0	0	3	0	0	36.9%
	Retail	76,386	777	0	0	19,112	6,227	0	0	148	382	0	0	49.1%
	Retail - Secured on real estate property	67,398	534	0	0	14,310	575	0	0	98	182	0	0	34.1%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	67,392	534	0	0	14,308	575	0	0	97	182	0	0	34.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8,888	243	0	0	4,802	52	0	0	50	199	0	0	82.2%
	Retail - Other Retail - Of Which: SME	18	2	0	0	11	8	0	0	0	0	0	0	1.2%
	Retail - Other Retail - Of Which: non-SME	8,870	241	0	0	4,792	44	0	0	50	199	0	0	82.2%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	1,005	0	0	0	879	0	0	0	0	0	0	0	-	
IRB TOTAL	113,208	837	0	0	23,477	687	0	0	150	421	0	0	49.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Belgium	Central banks and central governments	14,140	0	0	0	146	0	0	0	0	0	0	0	-
	Institutions	8,585	1	0	0	1,662	0	0	0	1	0	0	0	12.3%
	Corporates	37,167	1,124	0	0	13,876	948	0	0	30	326	0	0	31.6%
	Corporates - Of Which: Specialised Lending	3,216	16	0	0	1,508	14	0	0	1	9	0	0	57.0%
	Corporates - Of Which: SME	16,927	843	0	0	5,505	747	0	0	20	205	0	0	26.4%
	Retail	41,022	1,459	0	0	6,050	2,101	0	0	45	204	0	0	13.9%
	Retail - Secured on real estate property	34,414	1,292	0	0	3,884	1,695	0	0	15	120	0	0	9.4%
	Retail - Secured on real estate property - Of Which: SME	6,087	302	0	0	947	330	0	0	6	48	0	0	16.3%
	Retail - Secured on real estate property - Of Which: non-SME	28,327	990	0	0	2,937	1,365	0	0	9	72	0	0	7.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,607	207	0	0	2,165	406	0	0	30	84	0	0	44.3%
	Retail - Other Retail - Of Which: SME	2,240	126	0	0	960	244	0	0	13	46	0	0	43.4%
	Retail - Other Retail - Of Which: non-SME	3,368	81	0	0	1,205	161	0	0	16	35	0	0	45.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	3,198	0	0	0	7,208	0	0	0	0	0	0	0	-	
IRB TOTAL	104,111	2,623	0	0	29,442	3,049	0	0	76	529	0	0	21.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

ING Groep N.V.

		31/12/2015														
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio -		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Default Stock ¹		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
United States	Central banks and central governments	3,226	0	0	0	0	0	0	0	0	0	0	0	-		
	Institutions	13,221	0	0	0	2,209	0	0	0	0	0	0	0	-		
	Corporates	29,304	296	0	0	14,023	490	0	0	27	64	0	0	23.2%		
	Corporates - Of Which: Specialised Lending	9,415	76	0	0	2,569	79	0	0	3	22	0	0	30.5%		
	Corporates - Of Which: SME	127	11	0	0	67	0	0	0	9	0	0	0	83.2%		
	Retail	142	2	0	0	26	5	0	0	0	0	0	0	15.5%		
	Retail - Secured on real estate property	105	2	0	0	24	2	0	0	0	0	0	0	5.2%		
	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	12	0	0	0	0	0	0	0	-		
	Retail - Secured on real estate property - Of Which: non-SME	95	2	0	0	12	2	0	0	0	0	0	0	5.2%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	37	1	0	0	2	3	0	0	0	0	0	0	35.0%		
	Retail - Other Retail - Of Which: SME	31	0	0	0	0	0	0	0	0	0	0	0	40.0%		
	Retail - Other Retail - Of Which: non-SME	5	1	0	0	2	3	0	0	0	0	0	0	34.7%		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-			
Other non-credit obligation assets	780	0	0	0	769	0	0	0	0	0	0	0	-			
IRB TOTAL	46,673	298	0	0	17,028	495	0	0	27	66	0	0	23.2%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio -		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Default Stock ¹		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
Australia	Central banks and central governments	3,061	0	0	0	0	0	0	0	0	0	0	0	-		
	Institutions	1,513	0	0	0	214	0	0	0	0	0	0	0	-		
	Corporates	2,654	0	0	0	683	0	0	0	1	0	0	0	-		
	Corporates - Of Which: Specialised Lending	1,952	0	0	0	445	0	0	0	0	0	0	0	-		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail	29,679	133	0	0	1,875	132	0	0	2	4	0	0	3.1%		
	Retail - Secured on real estate property	29,653	124	0	0	1,871	132	0	0	2	3	0	0	2.4%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Secured on real estate property - Of Which: non-SME	29,652	124	0	0	1,871	132	0	0	2	3	0	0	2.4%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	27	9	0	0	4	0	0	0	0	1	0	0	13.6%		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail - Of Which: non-SME	27	9	0	0	4	0	0	0	0	1	0	0	13.6%		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-			
Other non-credit obligation assets	247	0	0	0	261	0	0	0	0	0	0	0	-			
IRB TOTAL	37,154	133	0	0	3,033	132	0	0	2	4	0	0	3.1%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio -		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Default Stock ¹		
		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	899	0	0	0	0	0	0	0	0	0	0	0	-		
	Institutions	24,822	0	0	0	2,337	1	0	0	0	0	0	0	0.0%		
	Corporates	10,699	164	0	0	4,481	21	0	0	5	151	0	0	93.5%		
	Corporates - Of Which: Specialised Lending	5,223	2	0	0	1,598	0	0	0	1	0	0	0	-		
	Corporates - Of Which: SME	677	1	0	0	199	0	0	0	0	0	0	0	0.0%		
	Retail	218	4	0	0	26	6	0	0	2	0	0	0	45.2%		
	Retail - Secured on real estate property	118	3	0	0	17	2	0	0	2	2	0	0	48.6%		
	Retail - Secured on real estate property - Of Which: SME	6	1	0	0	2	1	0	0	0	0	0	0	0.0%		
	Retail - Secured on real estate property - Of Which: non-SME	112	2	0	0	15	1	0	0	2	2	0	0	57.3%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	94	1	0	0	9	4	0	0	0	0	0	0	34.6%		
	Retail - Other Retail - Of Which: SME	11	0	0	0	5	0	0	0	0	0	0	0	50.0%		
	Retail - Other Retail - Of Which: non-SME	83	1	0	0	4	4	0	0	0	0	0	0	34.3%		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-			
Other non-credit obligation assets	459	0	0	0	345	0	0	0	0	0	0	0	-			
IRB TOTAL	37,066	168	0	0	7,188	28	0	0	6	151	0	0	92.2%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio -		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Default Stock ¹		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
Spain	Central banks and central governments	2,871	17	0	0	744	60	0	0	0	0	0	0	0.0%		
	Institutions	5,519	0	0	0	827	0	0	0	1	0	0	0	-		
	Corporates	5,379	812	0	0	2,739	1,304	0	0	5	283	0	0	35.9%		
	Corporates - Of Which: Specialised Lending	2,761	698	0	0	1,158	878	0	0	3	265	0	0	38.3%		
	Corporates - Of Which: SME	4	3	0	0	1	12	0	0	0	0	0	0	3.8%		
	Retail	10,412	93	0	0	760	172	0	0	3	17	0	0	18.1%		
	Retail - Secured on real estate property	10,386	92	0	0	750	171	0	0	2	17	0	0	18.0%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	76.6%		
	Retail - Secured on real estate property - Of Which: non-SME	10,379	88	0	0	745	171	0	0	2	14	0	0	15.6%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	26	1	0	0	11	0	0	0	0	0	0	0	42.4%		
	Retail - Other Retail - Of Which: SME	18	0	0	0	8	1	0	0	0	0	0	0	41.0%		
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	3	0	0	0	0	0	0	0	45.0%		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-		
Securitisation	448	0	0	0	351	0	0	0	0	0	0	0	-			
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-			
IRB TOTAL	24,628	922	0	0	5,463	3,544	0	0	9	299	0	0	33.4%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(m€ EUR, %)														
Poland	Central banks and central governments	6,920	0	0	0	1,302	0	0	0	0	0	0	0	-
	Institutions	1,789	0	0	0	565	0	0	0	0	0	0	0	-
	Corporates	9,252	388	0	0	5,209	475	0	0	35	190	0	0	49.8%
	Corporates - Of Which: Specialised Lending	1,577	72	0	0	514	135	0	0	1	18	0	0	25.4%
	Corporates - Of Which: SME	2,273	81	0	0	1,428	78	0	0	5	42	0	0	52.4%
	Retail	8	0	0	0	2	0	0	0	0	0	0	0	16.0%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	0	0	0	0	6.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	0	0	0	0	6.7%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4	0	0	0	1	0	0	0	0	0	0	0	30.0%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	33.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	647	0	0	0	361	0	0	0	0	0	0	0	-	
IRB TOTAL	19,116	388	0	0	7,498	475	0	0	16	192	0	0	49.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(m€ EUR, %)														
France	Central banks and central governments	6,024	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	6,615	0	0	0	851	0	0	0	0	0	0	0	-
	Corporates	10,822	78	0	0	4,824	118	0	0	3	19	0	0	24.6%
	Corporates - Of Which: Specialised Lending	4,151	35	0	0	1,212	32	0	0	0	3	0	0	9.7%
	Corporates - Of Which: SME	210	12	0	0	93	11	0	0	0	11	0	0	11.2%
	Retail	412	53	0	0	126	130	0	0	1	3	0	0	6.1%
	Retail - Secured on real estate property	327	45	0	0	97	112	0	0	0	11	0	0	2.9%
	Retail - Secured on real estate property - Of Which: SME	50	17	0	0	16	73	0	0	0	0	0	0	1.9%
	Retail - Secured on real estate property - Of Which: non-SME	277	28	0	0	81	39	0	0	0	11	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	86	8	0	0	29	18	0	0	0	2	0	0	24.5%
	Retail - Other Retail - Of Which: SME	44	4	0	0	16	14	0	0	0	1	0	0	18.9%
	Retail - Other Retail - Of Which: non-SME	41	4	0	0	12	7	0	0	0	1	0	0	29.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	212	0	0	0	245	0	0	0	0	0	0	0	-	
IRB TOTAL	24,085	131	0	0	6,047	248	0	0	4	23	0	0	17.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(m€ EUR, %)														
Italy	Central banks and central governments	3,277	0	0	0	1,417	0	0	0	0	0	0	0	-
	Institutions	1,184	1	0	0	355	23	0	0	0	0	0	0	22.6%
	Corporates	5,265	444	0	0	2,313	697	0	0	3	118	0	0	26.7%
	Corporates - Of Which: Specialised Lending	2,444	211	0	0	667	429	0	0	1	60	0	0	28.6%
	Corporates - Of Which: SME	287	85	0	0	83	65	0	0	0	18	0	0	21.4%
	Retail	8,923	682	0	0	1,263	413	0	0	10	202	0	0	29.7%
	Retail - Secured on real estate property	8,818	619	0	0	1,250	378	0	0	9	164	0	0	26.8%
	Retail - Secured on real estate property - Of Which: SME	1,228	524	0	0	273	338	0	0	1	122	0	0	23.3%
	Retail - Secured on real estate property - Of Which: non-SME	7,591	95	0	0	967	44	0	0	8	44	0	0	46.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	104	63	0	0	23	35	0	0	0	36	0	0	57.8%
	Retail - Other Retail - Of Which: SME	99	62	0	0	21	35	0	0	0	36	0	0	57.8%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	0	0	0	0	33.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	707	0	0	0	378	0	0	0	0	0	0	0	-	
IRB TOTAL	19,356	1,127	0	0	5,946	1,113	0	0	13	321	0	0	28.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB
ING Groep N.V.

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	13	16.7%	0.0%	18	22.4%	0.0%	22	25.4%
Institutions	0.1%	44	7.3%	0.1%	70	10.0%	0.1%	97	12.0%
Corporates	0.3%	3,909	34.5%	0.3%	4,466	31.4%	0.3%	5,004	29.4%
Corporates - Of Which: Specialised Lending	0.2%	1,188	32.0%	0.2%	1,345	29.1%	0.2%	1,512	27.1%
Corporates - Of Which: SME	0.4%	622	24.1%	0.3%	712	22.2%	0.3%	795	21.1%
Retail	0.2%	2,140	18.7%	0.1%	2,558	17.9%	0.2%	2,943	17.5%
Retail - Secured on real estate property	0.1%	1,262	13.0%	0.1%	1,490	12.3%	0.1%	1,699	11.9%
Retail - Secured on real estate property - Of Which: SME	0.2%	377	19.5%	0.2%	394	18.2%	0.2%	338	17.2%
Retail - Other Retail	0.1%	885	11.7%	0.1%	1,186	11.3%	0.1%	1,371	11.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	0.5%	878	51.9%	0.8%	1,063	49.5%	0.8%	1,244	48.2%
Retail - Other Retail - Of Which: non-SME	0.8%	333	49.3%	0.7%	428	46.5%	0.7%	428	44.7%
Retail - Other Retail - Of Which: non-SME	0.9%	545	53.7%	0.8%	686	51.4%	0.8%	816	50.3%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	6,136	26.6%	0.2%	7,111	24.4%	0.2%	8,067	23.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	20	24.7%	0.0%	31	29.8%	0.0%	42	32.0%
Institutions	0.1%	50	8.3%	0.1%	92	12.6%	0.1%	136	15.4%
Corporates	0.5%	4,496	35.1%	0.7%	6,283	34.0%	0.6%	7,722	34.1%
Corporates - Of Which: Specialised Lending	0.4%	1,329	33.9%	0.5%	1,894	33.8%	0.5%	2,406	34.6%
Corporates - Of Which: SME	0.6%	752	24.3%	1.4%	1,243	24.8%	1.0%	1,540	25.8%
Retail	0.3%	2,627	21.1%	0.3%	3,830	21.5%	0.3%	4,998	21.2%
Retail - Secured on real estate property	0.2%	1,597	15.3%	0.2%	2,302	15.4%	0.2%	3,046	15.4%
Retail - Secured on real estate property - Of Which: SME	0.5%	324	20.9%	0.7%	425	21.0%	0.6%	518	20.7%
Retail - Other Retail	0.2%	1,273	14.2%	0.2%	1,867	14.5%	0.2%	2,528	14.6%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	1.5%	1,030	52.4%	2.0%	1,529	52.1%	1.7%	1,952	52.7%
Retail - Other Retail - Of Which: non-SME	1.4%	383	49.1%	2.0%	539	48.0%	1.9%	649	47.9%
Retail - Other Retail - Of Which: non-SME	1.5%	647	54.6%	1.9%	999	54.7%	1.7%	1,302	55.5%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.3%	7,132	28.1%	0.4%	10,235	27.7%	0.4%	12,888	27.6%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	12	12.2%	0.0%	1	11.7%	0.0%	1	11.1%
Institutions	0.0%	3	0.8%	0.0%	3	0.9%	0.0%	4	1.0%
Corporates	0.5%	1,574	35.7%	0.4%	1,761	32.0%	0.4%	1,927	30.6%
Corporates - Of Which: Specialised Lending	0.5%	545	36.7%	0.4%	623	33.3%	0.4%	693	31.5%
Corporates - Of Which: SME	0.8%	249	26.4%	0.7%	291	25.4%	0.7%	325	24.7%
Retail	0.1%	824	15.3%	0.1%	985	14.7%	0.1%	1,134	14.3%
Retail - Secured on real estate property	0.1%	487	10.4%	0.1%	578	9.9%	0.1%	663	9.6%
Retail - Secured on real estate property - Of Which: SME	0.6%	85	25.2%	0.5%	103	23.9%	0.5%	120	23.1%
Retail - Other Retail	0.1%	402	9.3%	0.1%	472	8.8%	0.1%	543	8.9%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	1.1%	337	49.7%	1.0%	408	48.4%	0.9%	471	47.6%
Retail - Other Retail - Of Which: non-SME	1.3%	212	58.1%	1.2%	246	57.0%	1.1%	276	56.2%
Retail - Other Retail - Of Which: non-SME	1.0%	125	38.7%	0.9%	162	38.6%	0.8%	194	38.6%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	2,401	24.2%	0.2%	2,751	22.5%	0.2%	3,065	21.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	11	11.8%	0.0%	1	11.5%	0.0%	1	11.1%
Institutions	0.0%	3	1.0%	0.1%	5	1.4%	0.1%	7	1.9%
Corporates	0.8%	1,765	37.1%	1.0%	2,355	36.0%	0.9%	2,917	37.4%
Corporates - Of Which: Specialised Lending	0.8%	627	38.0%	1.3%	899	39.1%	1.2%	1,188	41.5%
Corporates - Of Which: SME	1.2%	288	28.3%	1.3%	397	29.9%	1.1%	487	31.3%
Retail	0.2%	938	17.2%	0.3%	1,374	18.2%	0.3%	1,931	18.7%
Retail - Secured on real estate property	0.1%	563	12.2%	0.2%	859	13.1%	0.2%	1,263	13.9%
Retail - Secured on real estate property - Of Which: SME	0.9%	101	27.0%	1.2%	152	28.3%	1.1%	199	29.6%
Retail - Other Retail	0.1%	462	10.9%	0.1%	707	11.8%	0.2%	1,064	12.7%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	1.4%	363	51.5%	1.8%	515	53.5%	1.8%	667	56.2%
Retail - Other Retail - Of Which: non-SME	1.9%	235	59.8%	2.3%	311	61.0%	1.9%	373	61.9%
Retail - Other Retail - Of Which: non-SME	1.0%	128	39.6%	1.5%	204	44.4%	1.6%	294	50.1%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.3%	2,696	26.2%	0.4%	3,734	26.3%	0.4%	4,855	26.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.1%
Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Corporates	0.2%	49	40.6%	0.2%	57	35.8%	0.2%	66	33.0%
Corporates - Of Which: Specialised Lending	0.2%	12	20.7%	0.2%	14	20.0%	0.2%	16	19.2%
Corporates - Of Which: SME	0.2%	3	36.5%	0.2%	3	36.3%	0.3%	3	35.9%
Retail	0.3%	730	44.8%	0.2%	913	42.9%	0.2%	1,085	41.9%
Retail - Secured on real estate property	0.2%	390	31.7%	0.1%	490	30.5%	0.1%	581	29.8%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Retail - Other Retail	0.2%	390	31.7%	0.1%	490	30.5%	0.1%	581	29.8%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	1.0%	339	77.1%	1.0%	423	75.1%	0.9%	504	74.0%
Retail - Other Retail - Of Which: non-SME	1.7%	0	11.8%	1.5%	1	18.7%	1.1%	1	18.7%
Retail - Other Retail - Of Which: non-SME	1.0%	339	77.5%	1.0%	423	75.4%	0.9%	503	74.3%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	779	44.4%	0.2%	971	42.3%	0.2%	1,151	41.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	0.1%
Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Corporates	0.2%	56	39.9%	0.3%	76	37.9%	0.3%	91	36.3%
Corporates - Of Which: Specialised Lending	0.5%	15	22.6%	0.6%	23	25.4%	0.4%	28	25.9%
Corporates - Of Which: SME	0.6%	3	38.6%	0.3%	3	40.0%	0.7%	3	39.6%
Retail	0.4%	970	44.6%	0.6%	1,396	44.6%	0.4%	1,723	43.9%
Retail - Secured on real estate property	0.4%	540	33.1%	0.3%	745	32.5%	0.2%	905	31.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	0	0.0%	0	0	0.0%	0	0	0.0%
Retail - Other Retail	0.4%	540	33.1%	0.3%	745	32.5%	0.2%	905	31.8%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	2.0%	430	75.1%	2.6%	652	73.3%	2.0%	800	72.9%
Retail - Other Retail - Of Which: non-SME	2.8%	1	17.8%	2.4%	1	24.5%	1.6%	1	26.1%
Retail - Other Retail - Of Which: non-SME	2.0%	429	75.5%	2.6%	651	73.5%	2.0%	803	73.1%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.5%	1,027	44.3%	0.5%	1,473	43.9%	0.4%	1,817	43.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	1	33.2%	0.0%	3	33.3%	0.0%	2	23.1%
Institutions	0.0%	2	23.2%						

**2016 EU-wide Stress Test:
Credit risk IRB**
ING Groep N.V.

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.0%	1	10.1%	0.0%	0	9.8%	0.0%	2	9.5%
	Corporates	0.3%	147	24.0%	0.3%	207	24.4%	0.3%	272	24.6%
	Corporates - Of Which: Socialised Lending	0.1%	32	23.4%	0.1%	40	20.1%	0.1%	48	18.2%
	Corporates - Of Which: SME	0.2%	10	73.6%	0.3%	10	65.3%	0.3%	10	58.4%
	Retail	0.1%	1	14.7%	0.1%	1	14.3%	0.1%	1	14.1%
	Retail - Secured on real estate property	0.1%	0	8.3%	0.2%	1	9.7%	0.2%	1	10.5%
	Retail - Secured on real estate property - Of Which: SME	0.9%	0	24.7%	1.1%	0	24.8%	1.2%	0	24.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	5.7%	0.1%	0	6.0%	0.1%	0	6.2%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.1%	0	32.2%	0.1%	0	29.6%	0.1%	0	27.1%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	14.2%	0.0%	0	8.5%	0.0%	0	6.1%
	Equity	0.9%	0	35.5%	0.7%	0	35.6%	0.6%	0	35.6%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	148	23.8%	0.3%	210	24.1%	0.3%	275	24.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.0%	1	11.0%	0.0%	2	10.0%	0.0%	3	10.2%
	Corporates	0.3%	157	25.3%	0.6%	278	27.8%	0.5%	366	27.7%
	Corporates - Of Which: Socialised Lending	0.1%	35	25.2%	0.2%	54	23.1%	0.2%	67	21.1%
	Corporates - Of Which: SME	0.3%	10	73.4%	0.6%	10	61.6%	0.5%	11	55.0%
	Retail	0.2%	1	16.3%	0.2%	1	16.9%	0.2%	1	16.7%
	Retail - Secured on real estate property	0.2%	0	10.3%	0.2%	1	12.7%	0.2%	1	13.3%
	Retail - Secured on real estate property - Of Which: SME	1.1%	0	26.0%	1.5%	0	27.4%	1.6%	0	27.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	7.5%	0.1%	0	8.9%	0.1%	0	8.9%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.1%	0	33.4%	0.1%	0	31.2%	0.1%	1	29.6%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	15.4%	0.0%	0	10.0%	0.0%	0	7.8%
	Equity	1.0%	0	36.7%	0.9%	0	38.8%	0.8%	0	40.7%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	158	25.0%	0.5%	281	27.5%	0.4%	370	27.3%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	2	26.0%	0.0%	0	25.9%	0.0%	0	33.2%
	Corporates	0.0%	2	13.6%	0.1%	3	13.5%	0.1%	5	17.6%
	Corporates - Of Which: Socialised Lending	0.0%	1	13.2%	0.1%	2	13.1%	0.1%	3	13.1%
	Corporates - Of Which: SME	0	0	-	-	0	-	-	0	-
	Retail	0.0%	9	2.2%	0.0%	11	2.0%	0.0%	14	1.8%
	Retail - Secured on real estate property	0.0%	7	1.9%	0.0%	10	1.7%	0.0%	13	1.6%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	22.8%	0.2%	0	22.6%	0.2%	0	22.3%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	7	1.9%	0.0%	10	1.7%	0.0%	13	1.6%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.1%	1	13.7%	0.1%	1	13.8%	0.1%	1	13.9%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	25.2%	0.2%	1	25.0%	0.2%	0	24.9%
	Equity	0.1%	1	13.7%	0.1%	1	13.8%	0.1%	1	13.9%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	10	2.5%	0.0%	14	2.4%	0.0%	19	2.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	29.4%	0.0%	0	31.2%	0.0%	0	33.2%
	Corporates	0.0%	3	15.0%	0.2%	7	16.8%	0.2%	11	17.6%
	Corporates - Of Which: Socialised Lending	0.1%	2	15.0%	0.1%	4	16.5%	0.2%	7	17.3%
	Corporates - Of Which: SME	0	0	-	-	0	-	-	0	-
	Retail	0.0%	15	3.3%	0.0%	20	3.6%	0.0%	43	3.6%
	Retail - Secured on real estate property	0.0%	13	3.0%	0.0%	28	3.5%	0.0%	41	3.5%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	22.6%	0.2%	0	22.6%	0.2%	0	22.3%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	13	3.0%	0.0%	28	3.5%	0.0%	41	3.5%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.2%	1	13.8%	0.3%	1	14.3%	0.4%	1	14.8%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	28.9%	0.3%	0	31.0%	0.3%	0	31.8%
	Equity	0.2%	1	13.8%	0.3%	1	14.3%	0.4%	1	14.8%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	17	3.7%	0.1%	36	4.2%	0.1%	64	4.3%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	0.0%	0	39.9%	0.0%	0	39.9%	0.0%	0	39.9%
	Institutions	0.0%	1	20.8%	0.1%	2	21.1%	0.1%	3	21.1%
	Corporates	0.2%	171	75.2%	0.2%	186	64.1%	0.3%	205	56.5%
	Corporates - Of Which: Socialised Lending	0.1%	5	15.0%	0.1%	10	17.0%	0.1%	17	17.8%
	Corporates - Of Which: SME	0.1%	0	4.3%	0.1%	0	6.9%	0.2%	0	7.9%
	Retail	0.1%	2	11.6%	0.1%	3	8.4%	0.1%	3	7.2%
	Retail - Secured on real estate property	0.1%	2	35.7%	0.1%	2	29.6%	0.1%	2	25.6%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.3%	0.0%	0	0.6%	0.0%	0	0.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	2	40.3%	0.1%	2	32.0%	0.1%	2	27.9%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.1%	1	3.6%	0.2%	1	2.8%	0.2%	1	2.7%
	Retail - Other Retail - Of Which: non-SME	0.6%	0	36.1%	0.7%	0	35.2%	0.8%	0	34.9%
	Equity	0.1%	1	3.2%	0.1%	1	2.3%	0.1%	1	2.0%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	175	69.4%	0.2%	192	57.9%	0.2%	211	50.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	0.0%	0	39.9%	0.0%	0	39.9%	0.0%	0	39.9%
	Institutions	0.1%	2	23.3%	0.1%	5	25.7%	0.1%	7	27.2%
	Corporates	0.6%	203	67.0%	0.6%	258	59.3%	0.5%	299	55.9%
	Corporates - Of Which: Socialised Lending	0.3%	16	21.4%	0.5%	40	27.3%	0.4%	59	25.7%
	Corporates - Of Which: SME	0.4%	3	7.8%	0.4%	1	12.7%	0.4%	1	15.7%
	Retail	0.4%	3	8.3%	0.3%	4	7.7%	0.3%	5	7.6%
	Retail - Secured on real estate property	0.4%	3	26.5%	0.3%	3	23.6%	0.2%	3	22.3%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	2.7%	0.3%	0	4.5%	0.2%	0	5.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	2	29.4%	0.3%	0	25.6%	0.2%	3	25.9%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.5%	1	3.3%	0.5%	1	3.4%	0.4%	2	3.5%
	Retail - Other Retail - Of Which: non-SME	1.6%	0	41.2%	1.7%	0	44.0%	1.3%	1	44.7%
	Equity	0.4%	1	2.7%	0.2%	1	2.5%	0.2%	1	2.5%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.5%	209	59.5%	0.5%	267	52.7%	0.4%	310	50.6%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central banks and central governments	0.1%	2	6.2%	0.1%	4	10.0%	0.1%	4	14.7%
	Institutions	0.0%	3	8.2%	0.0%	5	7.7%	0.1%	7	7.4%
	Corporates	0.4%	305	34.4%	0.4%	321	33.3%	0.3%	336	32.4%
	Corporates - Of Which: Socialised Lending	0.5%	281	36.5%	0.4%	293	35.2%	0.4%	302	34.1%
	Corporates - Of Which: SME	0.0%	0	3.6%	0.0%	0	3.4%	0.0%	0	3.2%
	Retail	0.0%	24	17.0%	0.0%	28	16.5%	0.0%	33	14.9%
	Retail - Secured on real estate property	0.0%	23	16.9%	0.0%	27	16.1%	0.0%	31	15.7%
	Retail - Secured on real estate property - Of Which: SME	0.1%	3	57.9%	0.0%	3	49.2%	0.0%	3	44.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	20	15.2%	0.0%	24	14.9%	0.0%	29	14.7%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	1	22.2%</							

**2016 EU-wide Stress Test:
Credit risk IRB**
ING Groep N.V.

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central banks and central governments	0.0%	1	39.9%	0.0%	2	39.9%
	Institutions	0.0%	1	30.2%	0.0%	2	30.3%
	Corporates	0.4%	237	39.9%	0.4%	266	35.0%
	Corporates - Of Which: Specialised Lending	0.2%	23	22.9%	0.2%	26	22.3%
	Corporates - Of Which: SME	0.4%	57	37.6%	0.4%	67	31.5%
	Retail	0.4%	0	13.8%	0.3%	0	13.1%
	Retail - Secured on real estate property	0.1%	0	7.0%	0.1%	0	7.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	7.0%	0.1%	0	7.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0
	Retail - Other Retail	0.7%	0	18.6%	0.6%	0	16.2%
	Retail - Other Retail - Of Which: SME	0.6%	0	10.1%	0.5%	0	10.7%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	34.2%	0.3%	0	35.6%
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.3%	239	39.9%	0.3%	272	35.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central banks and central governments	0.1%	2	39.9%	0.1%	4	39.9%
	Institutions	0.1%	1	32.7%	0.1%	2	37.1%
	Corporates	1.0%	307	37.8%	1.7%	489	38.7%
	Corporates - Of Which: Specialised Lending	0.5%	28	25.2%	1.0%	51	28.4%
	Corporates - Of Which: SME	1.4%	85	33.8%	2.3%	154	35.9%
	Retail	0.8%	0	14.7%	1.0%	0	17.5%
	Retail - Secured on real estate property	0.2%	0	9.7%	0.3%	0	12.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	9.7%	0.3%	0	12.9%
	Retail - Qualifying Revolving	1.5%	0	16.9%	1.9%	0	19.3%
	Retail - Other Retail	1.5%	0	11.9%	1.8%	0	14.7%
	Retail - Other Retail - Of Which: SME	1.4%	0	36.4%	2.3%	0	42.7%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.8%	311	37.8%	1.2%	496	38.6%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	27.6%	0.0%	0	27.2%
	Corporates	0.1%	31	22.5%	0.2%	42	22.1%
	Corporates - Of Which: Specialised Lending	0.1%	6	10.4%	0.1%	10	12.0%
	Corporates - Of Which: SME	0.3%	2	11.6%	0.3%	2	11.9%
	Retail	0.1%	4	4.7%	0.1%	5	4.3%
	Retail - Secured on real estate property	0.0%	2	2.0%	0.0%	2	1.7%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	2.3%	0.0%	0	2.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	1	2.0%	0.0%	1	1.5%
	Retail - Qualifying Revolving	0.6%	3	23.5%	0.5%	3	22.9%
	Retail - Other Retail	0.5%	1	18.4%	0.5%	1	18.8%
	Retail - Other Retail - Of Which: SME	0.6%	2	27.9%	0.5%	2	26.0%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	-
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.1%	35	15.4%	0.1%	48	15.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	30.1%	0.0%	0	32.2%
	Corporates	0.2%	34	23.5%	0.2%	55	25.5%
	Corporates - Of Which: Specialised Lending	0.1%	7	11.6%	0.2%	15	16.1%
	Corporates - Of Which: SME	0.1%	2	11.9%	0.5%	2	13.1%
	Retail	0.2%	6	5.5%	0.3%	8	5.7%
	Retail - Secured on real estate property	0.1%	3	3.1%	0.2%	4	3.5%
	Retail - Secured on real estate property - Of Which: SME	0.1%	1	3.2%	0.1%	1	3.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	2	3.1%	0.2%	3	3.4%
	Retail - Qualifying Revolving	0.6%	3	24.6%	0.7%	4	25.3%
	Retail - Other Retail	0.6%	1	20.5%	0.8%	2	22.8%
	Retail - Other Retail - Of Which: SME	0.7%	2	28.5%	0.6%	2	27.8%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	-
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.1%	40	16.3%	0.2%	63	18.1%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central banks and central governments	0.1%	1	39.9%	0.1%	1	39.9%
	Institutions	0.1%	1	21.9%	0.1%	1	22.6%
	Corporates	0.3%	132	25.6%	0.3%	145	25.1%
	Corporates - Of Which: Specialised Lending	0.2%	66	26.5%	0.2%	75	25.6%
	Corporates - Of Which: SME	0.1%	18	20.7%	0.1%	19	20.0%
	Retail	0.2%	227	27.2%	0.1%	240	25.7%
	Retail - Secured on real estate property	0.2%	190	24.7%	0.1%	202	23.4%
	Retail - Secured on real estate property - Of Which: SME	0.2%	126	21.5%	0.2%	130	19.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	64	37.1%	0.1%	74	33.6%
	Retail - Qualifying Revolving	0.7%	37	53.5%	0.6%	38	50.5%
	Retail - Other Retail	0.7%	37	53.6%	0.6%	38	48.3%
	Retail - Other Retail - Of Which: SME	0.4%	0	24.8%	0.4%	0	19.7%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	-
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.2%	360	26.6%	0.2%	387	25.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central banks and central governments	0.2%	1	39.7%	0.2%	1	39.7%
	Institutions	0.1%	1	24.6%	0.1%	1	28.1%
	Corporates	0.4%	149	28.0%	0.5%	189	30.1%
	Corporates - Of Which: Specialised Lending	0.2%	76	29.1%	0.6%	104	31.2%
	Corporates - Of Which: SME	0.2%	20	22.4%	0.3%	23	23.0%
	Retail	0.3%	251	28.7%	0.3%	288	28.3%
	Retail - Secured on real estate property	0.3%	212	26.3%	0.3%	247	26.2%
	Retail - Secured on real estate property - Of Which: SME	0.4%	137	22.8%	0.5%	153	22.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	75	38.0%	0.2%	94	36.2%
	Retail - Qualifying Revolving	1.0%	39	54.4%	1.1%	41	52.3%
	Retail - Other Retail	1.0%	39	54.6%	1.2%	41	52.4%
	Retail - Other Retail - Of Which: SME	0.5%	0	24.4%	0.5%	0	21.5%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	
IRB TOTAL		0.3%	403	28.4%	0.3%	482	29.0%

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
ING Groep N.V.	Central governments or central banks	2,905	0	2,340	0	1	0	0.0%
	Regional governments or local authorities	121	0	60	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4,418	1	1,317	1	1	0	0.0%
	Corporates	6,480	69	6,310	42	13	36	50.5%
	of which: SME	1,640	24	1,444	13	4	13	53.4%
	Retail	9,562	570	6,811	291	90	281	49.2%
	of which: SME	2,276	101	1,346	34	17	69	67.8%
	Secured by mortgages on immovable property	10,552	159	5,497	85	15	74	46.8%
	of which: SME	1,883	49	1,221	33	5	18	36.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	34,039	799	22,333	419	120	391	48.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,029	0	609	0	0	0	0.0%
	Corporates	96	1	96	1	0	0	29.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	42	0	32	0	1	0	33.3%
	of which: SME	2	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	2	0	0	0	40.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3,170	2	737	1	2	0	30.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	21	0	10	0	0	0	0.0%
	Corporates	206	2	206	1	0	1	62.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	44	1	33	0	0	1	88.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	273	2	250	1	0	2	69.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4	1	1	1	0	0	0.0%
	Corporates	641	2	631	4	0	0	1.1%
	of which: SME	202	2	193	4	0	0	
	Retail	25	153	18	114	0	39	25.3%
	of which: SME	3	1	2	1	0	0	4.8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	672	156	651	118	0	39	24.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	242	0	119	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	242	0	119	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Australia	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	34	0	7	0	0	0	0.0%
	Corporates	7	0	7	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,140	18	685	9	0	11	63.6%
	of which: SME	22	0	14	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,182	18	699	9	0	11	63.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	222	0	104	0	0	0	0.0%
	Corporates	50	0	50	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Retail	109	0	63	0	0	0	22.2%
	of which: SME	109	0	63	0	0	0	22.2%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	382	0	217	0	0	0	22.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	45	0	45	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1,784	45	1,338	6	18	39	86.0%
	of which: SME	3	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,830	45	1,383	6	18	39	86.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	577	0	561	0	0	0	14.3%
	of which: SME	143	0	126	0	0	0	6.7%
	Retail	1,636	75	1,106	17	20	59	78.3%
	of which: SME	676	35	386	9	7	27	76.9%
	Secured by mortgages on immovable property	4,690	48	2,171	10	8	31	64.5%
	of which: SME	80	2	31	1	1	1	35.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	6,904	123	3,838	27	28	90	72.8%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	195	0	89	0	0	0	0.0%
	Corporates	39	1	39	0	0	1	82.3%
	of which: SME	2	0	2	0	0	0	100.0%
	Retail	311	4	233	1	1	3	63.4%
	of which: SME	3	0	2	0	0	0	80.0%
	Secured by mortgages on immovable property	14	0	7	0	0	0	0.0%
	of which: SME	6	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	558	5	368	2	1	3	67.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	826	12	620	3	5	9	72.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	827	12	620	3	5	9	72.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
ING Groep N.V.	Central governments or central banks	0.0%	1	39.8%	0.0%	1	39.8%	0.0%	1	39.8%
	Regional governments or local authorities	0.0%	0	15.5%	0.1%	0	15.5%	0.1%	0	15.5%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	2	-	-	0	-	-	5	-
	Corporates	0.0%	77	22.6%	0.0%	3	23.7%	0.0%	144	24.5%
	of which: SME	0.4%	24	41.5%	0.4%	32	37.7%	0.5%	41	36.1%
	Retail	1.6%	538	52.0%	1.7%	708	53.0%	1.5%	855	52.9%
	of which: SME	0.9%	111	61.5%	1.0%	140	58.2%	1.1%	171	56.6%
	Secured by mortgages on immovable property	0.2%	113	37.7%	0.2%	135	33.2%	0.2%	157	30.5%
	of which: SME	0.4%	32	30.0%	0.5%	41	27.4%	0.5%	50	26.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.7%	731	47.5%	0.7%	956	46.6%	0.6%	1,162	45.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
ING Groep N.V.	Central governments or central banks	0.0%	1	39.5%	0.0%	1	39.5%	0.0%	1	39.5%
	Regional governments or local authorities	0.0%	0	15.9%	0.1%	0	16.1%	0.1%	0	16.1%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	3	-	-	5	-	-	7	-
	Corporates	0.1%	109	26.1%	0.1%	179	28.2%	0.1%	243	29.4%
	of which: SME	0.8%	35	44.1%	1.0%	55	42.1%	1.0%	73	42.6%
	Retail	0.8%	614	54.2%	2.8%	908	57.2%	2.4%	1,148	58.0%
	of which: SME	2.2%	154	65.7%	2.6%	234	67.1%	2.3%	299	67.6%
	Secured by mortgages on immovable property	0.4%	144	42.3%	0.5%	208	41.8%	0.5%	266	40.7%
	of which: SME	1.1%	50	40.4%	1.2%	80	43.5%	1.1%	102	43.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.0%	870	50.3%	1.2%	1,300	51.7%	1.1%	1,665	51.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	1	25.0%	0.0%	2	25.0%	0.0%	3	25.1%
	of which: SME	0.3%	1	24.1%	0.3%	1	21.9%	0.2%	1	20.5%
	Retail	0.1%	0	11.3%	0.2%	0	12.3%	0.2%	0	13.3%
	of which: SME	0.3%	1	42.7%	0.3%	1	44.4%	0.3%	2	45.7%
	Secured by mortgages on immovable property	0.4%	0	8.1%	0.5%	0	8.2%	0.5%	0	8.3%
	of which: SME	0.0%	0	38.5%	0.0%	0	37.3%	0.0%	0	36.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	26.0%	0.0%	4	25.6%	0.0%	5	25.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	1	25.1%	0.0%	2	25.1%	0.0%	3	25.2%
	of which: SME	0.6%	1	27.4%	0.8%	2	28.7%	0.6%	2	29.0%
	Retail	0.2%	0	14.9%	0.6%	0	23.9%	0.7%	0	29.4%
	of which: SME	0.3%	1	40.0%	0.6%	2	46.1%	0.8%	2	49.6%
	Secured by mortgages on immovable property	0.9%	0	11.1%	1.5%	0	15.0%	1.6%	0	17.5%
	of which: SME	0.0%	0	38.1%	0.0%	0	40.4%	0.0%	0	45.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	27.4%	0.1%	5	29.0%	0.1%	7	29.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.0%	0.0%	0	30.0%	0.0%	0	30.0%
	Corporates	0.0%	1	43.5%	0.0%	1	32.3%	0.0%	1	25.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	1	55.3%	0.3%	1	44.6%	0.3%	2	39.7%
	of which: SME	0.1%	0	66.9%	0.1%	0	66.9%	0.1%	0	66.9%
	Secured by mortgages on immovable property	0.1%	0	9.2%	0.1%	0	9.3%	0.1%	0	9.3%
	of which: SME	0.2%	0	8.6%	0.2%	0	8.6%	0.2%	0	8.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	2	47.5%	0.1%	2	37.1%	0.1%	3	31.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	34.1%	0.0%	0	36.9%	0.0%	0	36.9%
	Corporates	0.0%	1	41.1%	0.0%	1	30.9%	0.1%	1	24.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.6%	1	41.1%	1.1%	3	34.5%	0.9%	4	32.9%
	of which: SME	0.3%	0	71.6%	0.4%	0	73.6%	0.2%	0	74.0%
	Secured by mortgages on immovable property	0.2%	0	12.0%	0.3%	0	14.1%	0.2%	0	14.2%
	of which: SME	0.3%	0	11.2%	0.5%	0	13.9%	0.4%	0	13.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	3	41.0%	0.5%	4	33.1%	0.4%	5	29.9%	

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	0.0%	0	5.6%	0.0%	0	5.5%	0.0%	0	5.4%
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.1%	0	14.1%	0.1%	0	13.9%	0.1%	0	13.8%
	Corporates	0.1%	1	4.8%	0.1%	2	5.2%	0.1%	3	5.3%
	of which: SME	0.1%	0	3.1%	0.1%	1	3.6%	0.1%	1	3.8%
	Retail	0.0%	39	25.3%	0.0%	39	25.2%	0.0%	39	25.2%
	of which: SME	0.1%	0	5.2%	0.1%	0	5.3%	0.2%	0	5.5%
	Secured by mortgages on immovable property	0.2%	0	18.9%	0.2%	0	18.4%	0.2%	0	18.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	40	23.2%	0.1%	41	22.0%	0.1%	41	20.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	0.0%	0	8.8%	0.0%	0	12.6%	0.1%	0	13.5%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	15.1%	0.8%	0	19.2%	0.5%	0	20.3%
	Corporates	0.4%	3	8.0%	0.9%	9	11.7%	0.6%	12	12.7%
	of which: SME	0.4%	1	6.4%	1.0%	3	10.2%	0.6%	4	11.0%
	Retail	0.0%	39	25.3%	0.2%	39	25.1%	0.2%	39	25.0%
	of which: SME	0.5%	0	8.3%	1.3%	0	12.2%	0.8%	0	13.2%
	Secured by mortgages on immovable property	0.3%	0	19.4%	0.7%	0	21.6%	1.1%	0	24.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	42	22.3%	0.8%	48	20.9%	0.6%	51	20.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	30.0%	0.0%	0	30.0%	0.0%	0	30.0%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.3%	0	53.9%	1.5%	0	54.1%	1.6%	0	53.9%
	of which: SME	1.3%	0	55.0%	1.6%	0	55.0%	1.8%	0	55.0%
	Secured by mortgages on immovable property	0.1%	0	15.1%	0.1%	0	14.9%	0.1%	0	14.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	42.6%	0.1%	0	42.7%	0.1%	0	42.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	33.0%	0.0%	0	36.2%	0.0%	0	36.7%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.4%	0	54.7%	2.1%	0	56.7%	2.0%	0	56.4%
	of which: SME	1.4%	0	56.8%	2.5%	0	60.4%	2.3%	0	60.0%
	Secured by mortgages on immovable property	0.1%	0	15.8%	0.1%	0	16.9%	0.2%	0	18.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	44.6%	0.1%	0	47.1%	0.1%	0	46.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	30.0%	0.0%	0	30.0%	0.0%	0	30.0%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	59.3%	-	0	59.8%	-	0	60.2%
	of which: SME	-	0	59.3%	-	0	59.8%	-	0	60.2%
	Secured by mortgages on immovable property	0.2%	13	43.3%	0.2%	15	35.2%	0.2%	19	30.8%
	of which: SME	0.1%	0	16.9%	0.2%	0	19.8%	0.2%	0	20.7%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	13	43.3%	0.2%	15	35.2%	0.2%	19	30.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	34.0%	0.0%	0	37.0%	0.0%	0	38.6%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	4.4%	-	0	10.0%	-	0	13.6%
	of which: SME	-	0	4.4%	-	0	10.0%	-	0	13.6%
	Secured by mortgages on immovable property	0.4%	16	40.1%	0.6%	25	36.3%	0.7%	36	35.9%
	of which: SME	0.3%	0	20.7%	0.6%	0	27.3%	0.6%	0	30.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	16	40.1%	0.6%	25	36.2%	0.7%	36	35.9%	

2016 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0.0%	0	47.8%	0.1%	0	47.8%	0.1%	0	47.7%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	36.4%	0.1%	0	36.5%	0.1%	0	36.5%
	Corporates	0.0%	0	4.8%	0.0%	0	4.9%	0.0%	0	4.9%
	of which: SME	0.1%	0	23.2%	0.2%	0	23.1%	0.2%	0	23.1%
	Retail	0.1%	0	16.3%	0.1%	0	15.8%	0.1%	0	15.6%
	of which: SME	0.1%	0	16.2%	0.1%	0	15.7%	0.1%	0	15.5%
	Secured by mortgages on immovable property	0.1%	0	24.6%	0.1%	0	24.2%	0.2%	0	24.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	13.0%	0.1%	0	12.6%	0.1%	0	12.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0.1%	0	51.9%	0.1%	0	54.5%	0.1%	0	55.6%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	42.1%	0.2%	0	46.3%	0.2%	0	48.0%
	Corporates	0.0%	0	9.9%	0.0%	0	12.1%	0.2%	0	13.0%
	of which: SME	1.0%	0	23.8%	1.1%	0	27.7%	0.7%	0	30.2%
	Retail	0.9%	1	18.6%	0.9%	2	22.1%	0.5%	3	24.2%
	of which: SME	0.9%	1	18.6%	0.9%	2	22.1%	0.5%	3	24.2%
	Secured by mortgages on immovable property	0.4%	0	27.4%	0.4%	0	28.6%	0.3%	0	29.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.6%	1	17.6%	0.6%	2	20.9%	0.4%	3	22.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	0	16.7%	0.1%	0	16.8%	0.1%	0	17.0%
	of which: SME	4.7%	122	83.9%	4.7%	184	82.9%	2.7%	217	82.7%
	Retail	0.3%	0	22.1%	0.4%	0	22.1%	0.4%	0	22.1%
	of which: SME	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Secured by mortgages on immovable property	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	of which: SME	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	4.6%	123	83.4%	4.5%	184	82.8%	2.6%	217	82.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	0	18.4%	0.2%	0	22.0%	0.2%	0	23.9%
	of which: SME	5.4%	133	83.6%	6.1%	213	83.0%	4.0%	261	82.8%
	Retail	0.3%	0	22.1%	0.4%	0	22.1%	0.5%	0	22.1%
	of which: SME	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Secured by mortgages on immovable property	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	of which: SME	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	5.3%	133	83.4%	5.9%	213	82.8%	3.9%	261	82.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.0%	0	16.6%	0.0%	0	16.6%	0.0%	0	16.6%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	13.3%	0.0%	0	13.2%	0.0%	0	13.1%
	Corporates	0.2%	1	9.0%	0.2%	2	9.1%	0.2%	3	9.5%
	of which: SME	0.2%	0	6.9%	0.2%	1	6.9%	1.2%	3	7.0%
	Retail	1.4%	105	74.1%	1.5%	132	72.0%	1.6%	161	71.1%
	of which: SME	1.3%	44	71.2%	1.5%	55	68.2%	1.7%	68	67.2%
	Secured by mortgages on immovable property	0.2%	46	58.9%	0.1%	54	55.9%	0.1%	60	53.9%
	of which: SME	0.9%	2	36.5%	1.1%	3	36.9%	1.2%	4	37.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.5%	153	65.2%	0.5%	188	61.7%	0.5%	225	60.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.0%	0	16.9%	0.0%	0	17.4%	0.0%	0	17.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	8.6%	0.1%	0	11.0%	0.1%	0	16.1%
	Corporates	0.4%	3	11.0%	0.8%	8	15.8%	0.9%	15	20.7%
	of which: SME	0.6%	1	9.6%	1.2%	3	13.9%	1.2%	5	18.4%
	Retail	2.9%	132	73.1%	4.7%	218	73.7%	4.0%	289	75.4%
	of which: SME	4.1%	66	70.2%	5.8%	110	71.7%	4.7%	144	74.3%
	Secured by mortgages on immovable property	0.3%	51	58.3%	0.3%	69	56.4%	0.4%	87	55.8%
	of which: SME	3.1%	4	41.0%	4.9%	8	48.6%	4.4%	12	55.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.9%	186	62.9%	1.5%	295	62.5%	1.3%	392	63.7%	

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%
	Corporates	0.1%	1	41.7%	0.2%	1	30.0%	0.2%	1	24.5%
	of which: SME	0.2%	0	9.3%	0.2%	0	6.2%	0.1%	0	5.2%
	Retail	0.3%	5	55.9%	0.5%	7	52.3%	0.5%	9	50.5%
	of which: SME	0.1%	0	51.8%	0.1%	0	39.1%	0.1%	0	32.0%
	Secured by mortgages on immovable property	0.0%	0	0.6%	0.0%	0	1.5%	0.0%	0	1.8%
	of which: SME	0.0%	0	0.8%	0.0%	0	2.4%	0.0%	0	3.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	6	45.1%	0.4%	8	39.5%	0.5%	10	37.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.3%
	Corporates	0.2%	1	39.1%	0.3%	1	29.9%	0.3%	1	26.0%
	of which: SME	0.3%	0	8.2%	0.3%	0	6.3%	0.3%	0	5.7%
	Retail	0.3%	5	55.3%	0.5%	7	51.6%	0.6%	9	50.0%
	of which: SME	0.2%	0	50.7%	0.2%	0	38.2%	0.2%	0	31.7%
	Secured by mortgages on immovable property	0.0%	0	0.6%	0.0%	0	2.4%	0.0%	0	3.8%
	of which: SME	0.0%	0	0.8%	0.0%	0	3.8%	0.0%	0	6.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	6	42.7%	0.4%	8	37.7%	0.6%	11	36.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	30.0%	0.3%	0	30.0%	0.3%	0	30.0%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.2%	26	66.5%	1.4%	35	64.5%	1.6%	48	63.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.2%	26	66.5%	1.4%	35	64.5%	1.6%	48	63.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.4%	0	33.7%	0.5%	0	36.6%	0.5%	0	37.4%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.4%	26	66.3%	1.9%	41	64.7%	2.4%	61	64.3%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.4%	26	66.3%	1.9%	41	64.7%	2.4%	61	64.3%	

2016 EU-wide Stress Test: Securitisations

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		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	8,130						
	Total	8,130						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	1,958	2,269	2,442	2,674	3,440	5,698	7,628
	Total	1,958	2,269	2,442	2,674	3,440	5,698	7,628
Impairments	Total banking book others than assessed at fair value	4	2	3	3	3	4	5

2016 EU-wide Stress Test: Sovereign

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		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables								
	Italy	[0 - 3M] 273	273	250	0	15	0	9	0	0	0	0	0	0	0	0
		[3M - 1Y] 1,059	1,053	614	0	438	0	1	0	0	0	0	0	0	0	0
		[1Y - 2Y] 672	617	459	0	153	0	5	0	0	0	0	0	0	0	0
		[2Y - 3Y] 686	659	290	0	-4	369	3	0	0	0	0	46	0	90	-51
		[3Y - 5Y] 886	655	727	0	-74	0	2	1,000	27	0	0	3	0	3	0
		[5Y - 10Y] 488	159	0	0	140	0	19	0	0	0	0	0	0	0	0
		[10Y - more] 491	146	0	0	-125	0	87	0	0	0	0	0	0	5	-7
		Tot 4,556	3,562	2,524	0	543	369	126	1,000	27	0	0	49	0	98	-58
	Latvia	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y] 0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Tot 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lithuania	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 0	0	0	0	0	0	0	0	0	0	0	5	0	5	0
		[1Y - 2Y] 1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
		[3Y - 5Y] 0	0	0	0	0	0	0	0	0	0	0	5	0	5	0
		[5Y - 10Y] 1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 0	0	0	0	0	0	0	0	0	0	0	0	0	14	0
		Tot 3	3	0	0	3	0	0	0	0	0	0	9	0	14	0
	Luxembourg	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
		[1Y - 2Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
		[3Y - 5Y] 35	35	33	0	0	0	2	0	0	0	0	0	0	0	0
		[5Y - 10Y] 165	165	165	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
		Tot 213	213	198	0	0	0	15	0	0	0	0	0	0	0	0
	Malta	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Tot 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	[0 - 3M] 0	0	0	0	0	0	0	2,170	59	95	-3	0	0	0	0
		[3M - 1Y] 502	462	123	0	310	0	29	4,203	121	5,546	-60	0	0	0	0
		[1Y - 2Y] 1,352	1,352	633	0	708	0	10	5,673	242	3,450	-114	0	0	0	0
		[2Y - 3Y] 563	563	316	0	231	0	15	4,262	355	4,861	-285	0	0	0	0
		[3Y - 5Y] 2,699	2,310	2,517	0	-207	0	0	6,542	389	4,544	-514	0	0	0	0
		[5Y - 10Y] 6,802	6,767	5,426	0	217	1,124	0	6,696	156	10,883	-1,368	0	0	0	0
		[10Y - more] 239	36	0	0	28	0	0	252	89	-4,916	-2,202	0	0	0	0
		Tot 12,157	11,491	9,015	0	1,289	1,124	63	29,798	1,411	34,295	-4,545	0	0	0	0
	Poland	[0 - 3M] 28	28	0	0	25	0	3	0	0	0	0	0	0	0	0
		[3M - 1Y] 141	141	62	0	43	0	35	0	0	0	0	9	0	9	0
		[1Y - 2Y] 875	866	769	0	26	0	71	0	0	0	0	6	0	6	0
		[2Y - 3Y] 651	642	310	0	7	0	324	0	0	0	0	0	0	0	0
		[3Y - 5Y] 3,042	3,014	2,161	0	16	239	598	0	0	0	0	0	0	115	-2
		[5Y - 10Y] 2,027	1,962	1,199	0	-9	95	676	0	0	0	0	0	0	0	0
		[10Y - more] 127	126	15	0	54	0	57	0	0	0	0	0	0	0	0
		Tot 6,891	6,778	4,517	0	161	334	1,764	0	0	0	0	16	0	130	-2

2016 EU-wide Stress Test: Sovereign

ING Groep N.V.

		31/12/2015																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		60	49	32	0	16	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		916	779	916	0	-137	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		461	420	461	0	-41	0	0	0	0	0	0	0	70	0	73	-3	0
[3Y - 5Y]		1,459	1,325	1,459	0	-134	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	-1	0	0	-123	0	0	0	0	0	0	0	59	35	0	0	0
[10Y - more]		0	-1	0	0	-1	0	0	0	0	0	0	0	67	88	0	0	0
Tot		2,896	2,449	2,868	0	-419	0	0	0	0	0	0	196	123	73	-3	0	0
[0 - 3M]		121	121	0	0	121	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	64	0	87	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	78	1	46	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	761	7	733	-5	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	710	2	862	-2	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	74	2	60	-3	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		121	121	0	0	121	0	0	0	0	0	0	1,687	12	1,788	-10	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		541	541	0	0	541	0	541	0	2,716	36	844	-10	84	0	38	0	0
[3M - 1Y]		253	213	20	0	193	0	0	0	80	1	2	0	110	1	253	-2	0
[1Y - 2Y]		98	98	49	0	49	0	0	0	0	0	0	0	248	4	180	-2	0
[2Y - 3Y]		43	43	0	0	43	0	0	0	0	0	0	0	24	0	260	-109	0
[3Y - 5Y]		57	57	47	0	10	0	0	0	0	0	0	0	2,304	39	1,471	-49	0
[5Y - 10Y]		10	10	0	0	10	0	0	0	0	0	0	0	225	3	216	-5	0
[10Y - more]		46	46	0	0	46	0	0	0	0	0	0	0	0	0	9	-13	0
Tot		1,048	1,009	117	0	892	0	0	0	2,796	36	846	-10	2,995	47	2,427	-181	0
[0 - 3M]		50	50	12	0	39	0	0	0	0	0	0	0	5	0	56	-1	0
[3M - 1Y]		180	180	167	0	2	0	11	0	0	0	0	0	75	0	77	0	0
[1Y - 2Y]		316	316	308	0	8	0	0	0	0	0	0	0	71	1	18	0	0
[2Y - 3Y]		111	111	47	0	3	0	62	0	0	0	0	0	46	1	18	-1	0
[3Y - 5Y]		520	519	401	0	9	0	109	0	0	0	0	0	511	34	304	-18	0
[5Y - 10Y]		51	51	0	0	11	0	40	0	0	0	0	0	0	0	0	0	0
[10Y - more]		4	-4	0	0	-4	0	-4	0	0	0	0	0	0	0	0	0	0
Tot		1,232	1,223	935	0	67	0	221	0	0	0	0	0	708	36	474	-20	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	9	0	9	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	108	1	100	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	11	0	5	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		6	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0
Tot		6	6	0	0	5	0	0	0	0	0	0	0	129	1	123	-1	0
[0 - 3M]		43	43	0	0	43	0	0	0	0	0	0	0	175	1	124	0	0
[3M - 1Y]		65	65	0	0	47	0	18	0	665	0	0	0	665	3	646	-3	0
[1Y - 2Y]		49	46	0	0	33	0	8	0	0	0	0	0	327	5	433	-5	0
[2Y - 3Y]		28	27	0	0	16	0	-1	0	12	0	0	0	144	7	180	-7	0
[3Y - 5Y]		3	0	0	0	-3	0	3	0	0	0	0	0	126	6	68	-4	0
[5Y - 10Y]		59	59	0	0	3	0	56	0	0	0	0	0	53	6	53	-6	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		246	240	0	0	139	0	25	0	0	0	0	0	1,490	28	1,505	-25	0

2016 EU-wide Stress Test: Sovereign

ING Groep N.V.

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables													
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	9	0	9	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	14	1	14	-1				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	11	1	12	-1				
[5Y - 10Y]		83	83	0	0	0	0	83	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		84	84	0	0	0	84	0	0	0	0	34	2	35	-2					
[0 - 3M]	Others	11	11	8	0	0	3	0	0	0	0	184	0	110	0					
[3M - 1Y]		64	64	13	38	6	6	0	0	0	0	499	2	448	-2					
[1Y - 2Y]		114	114	31	29	8	46	0	0	0	0	600	10	271	-3					
[2Y - 3Y]		27	26	0	8	0	18	0	0	0	0	195	4	70	-1					
[3Y - 5Y]		136	134	0	23	0	111	0	0	0	0	2,012	124	1,579	-85					
[5Y - 10Y]		98	80	0	12	0	68	0	0	0	0	52	1	12	-1					
[10Y - more]	27	17	0	5	0	8	0	0	0	0	0	0	0	0						
Tot		477	446	46	42	99	259	0	0	0	0	3,542	142	2,491	-92					
Total		86,487	81,429	57,601	273	5,524	6,029	12,001	45,987	2,266	44,177	-5,509	13,174	1,604	10,807	-725				

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

ING Groep N.V.

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	263,412	272,333	280,727	288,858	275,252	292,784	303,632
Risk exposure amount for securitisations and re-securitisations	1,958	2,269	2,442	2,674	3,440	5,698	7,628
Risk exposure amount other credit risk	261,454	270,064	278,285	286,184	271,812	287,085	296,005
Risk exposure amount for market risk	14,639	14,760	14,874	14,983	16,985	17,318	17,517
Risk exposure amount for operational risk	43,137	43,137	44,142	44,652	48,205	53,145	56,480
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	321,188	330,229	339,743	348,493	340,442	363,246	377,630

2016 EU-wide Stress Test - P&L

ING Groep N.V.

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	12,587	11,653	11,276	11,120	9,609	9,290	9,170
Interest income	46,355	48,559	53,670	59,572	55,128	63,447	68,212
(Interest expense)	-33,768	-36,906	-42,394	-48,452	-45,519	-54,157	-59,042
Dividend income	82	82	82	82	39	39	39
Net fee and commission income	2,320	2,320	2,320	2,320	2,107	2,107	2,107
Gains or (-) losses on financial assets and liabilities held for trading, net	782	770	770	770	-1,079	565	577
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	370				23		
Other operating income not listed above, net	738	16	16	16	-14	16	16
Total operating income, net	16,880	14,841	14,464	14,308	10,685	12,016	11,909
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,481	-1,288	-1,234	-1,164	-2,515	-3,477	-3,032
Other income and expenses not listed above, net	-9,236	-9,191	-9,034	-8,934	-10,913	-9,327	-9,193
Profit or (-) loss before tax from continuing operations	6,163	4,361	4,196	4,210	-2,742	-788	-316
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,634	-1,308	-1,259	-1,263	823	236	95
Profit or (-) loss after tax from discontinued operations	-447	0	0	0	0	0	0
Profit or (-) loss for the year	4,082	3,053	2,937	2,947	-1,919	-552	-221
Attributable to owners of the parent	4,010	2,981	2,865	2,875	-1,991	-624	-293
Amount of dividends paid	2,515	2,553	2,007	1,973	0	0	0
Attributable to owners of the parent net of estimated dividends	1,495	427	858	902	-1,991	-624	-293

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(mln EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	A	OWN FUNDS	54,324	55,521	56,547	57,334	49,889	48,617	47,701
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,554	41,867	42,689	43,623	36,245	34,859	33,990
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,964	16,964	16,964	16,964	16,964	16,964	16,964
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	23,573	24,000	24,858	25,760	21,581	20,958	20,665
	A.1.3	Accumulated other comprehensive income	5,710	5,710	5,710	5,710	3,559	3,559	3,559
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	833	833	833	833	-556	-556	-556
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	430	430	430	430	-989	-989	-989
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	305	314	323	331	323	345	359
	A.1.7	Adjustments to CET1 due to prudential filters	-720	-720	-720	-720	-718	-720	-720
	A.1.8	(-) Intangible assets (including Goodwill)	-1,594	-1,594	-1,594	-1,594	-1,594	-1,594	-1,594
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-282	-235	-189	-143	-1,104	-1,341	-1,435
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,135	-1,045	-1,001	-971	-1,213	-1,439	-1,533
	A.1.11	(-) Defined benefit pension fund assets	-643	-643	-643	-643	-980	-980	-980
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-1,396	-1,340	-1,239	-1,132	-1,194	-1,300	-1,355
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	772	458	221	61	620	407	61
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-500	-333	-167	0	222	111	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-258	-172	-86	0	396	198	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,530	963	474	61	2	98	61	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	169	94	38	0	113	56	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,858	5,459	5,410	5,040	5,455	5,360	5,040	
A.2.1	Additional Tier 1 Capital instruments	2,061	2,061	2,061	2,061	2,061	2,061	2,061	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-675	-675	-675	-675	-675	-675	-675	
A.2.4	Additional Tier 1 transitional adjustments	3,471	4,072	4,024	3,653	4,068	3,974	3,653	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,412	47,326	48,100	48,662	41,699	40,219	39,029	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,913	8,195	8,448	8,672	8,190	8,398	8,672	
A.4.1	Tier 2 Capital instruments	6,330	6,330	6,330	6,330	6,330	6,330	6,330	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	1,582	1,864	2,117	2,341	1,860	2,068	2,341	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	321,188	330,229	339,743	348,493	340,442	377,630	
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.94%	12.68%	12.57%	12.52%	10.65%	9.60%	9.00%
	C.2	Tier 1 Capital ratio	14.45%	14.33%	14.16%	13.96%	12.25%	11.07%	10.34%
	C.3	Total Capital ratio	16.91%	16.81%	16.64%	16.45%	14.65%	13.38%	12.63%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	12.70%	12.54%	12.50%	12.50%	10.46%	9.48%	8.98%
	D.2	Tier 1 Capital ratio (2)	13.13%	12.96%	12.91%	12.90%	10.87%	9.87%	9.35%
	D.3	Total Capital ratio (3)	15.10%	14.88%	14.77%	14.71%	12.73%	11.61%	11.03%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					8392	8392	8392	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	1,072,000						
	G.2	Total leverage ratio exposures (fully loaded)	1,073,000						
	G.3	Leverage ratio (transitional)	4.33%	4.41%	4.49%	4.54%	3.89%	3.75%	3.64%
G.4	Leverage ratio (fully loaded)	3.93%	3.99%	4.09%	4.19%	3.45%	3.34%	3.29%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

ING Groep N.V.

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non- performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	101,567	0	171	171	12	120	0
Central banks	1,303	0	0	0	0	0	0
General governments	63,027	0	0	0	1	0	0
Credit institutions	26,536	0	0	0	0	0	0
Other financial corporations	5,273	0	0	0	6	0	0
Non-financial corporations	5,428	0	171	171	5	120	0
Loans and advances(including at amortised cost and fair value)	572,518	735	14,892	14,892	860	4,926	8,103
Central banks	28,148	0	0	0	6	0	0
General governments	15,053	0	19	19	2	1	0
Credit institutions	20,936	0	7	7	10	6	0
Other financial corporations	6,090	0	330	330	3	6	9
Non-financial corporations	208,960	18	9,202	9,202	463	3,812	4,434
Households	293,330	717	5,334	5,334	376	1,101	3,659
DEBT INSTRUMENTS other than HFT	674,084	735	15,064	15,064	872	5,046	8,103
OFF-BALANCE SHEET EXPOSURES	142,198		444	444	-	-	100

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

ING Groep N.V.

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,530	6,458	1,795	1,752	7,428
Central banks	0	0	0	0	0
General governments	1	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	28	26	1	1	8
Non-financial corporations	5,891	4,064	1,521	1,495	3,443
Households	4,610	2,368	274	256	3,978
DEBT INSTRUMENTS other than HFT	10,530	6,458	1,795	1,752	7,428
Loan commitments given	127	63	0	0	15

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