



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	ING Groep N.V.
<b>LEI Code</b>	549300NYKK9MWM7GGW15
<b>Country Code</b>	NL

## 2016 EU-wide Transparency Exercise

### Capital

ING Groep N.V.

		(mIn EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>54,325</b>	<b>57,479</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>41,554</b>	<b>41,986</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,964	16,975	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,573	23,475	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	5,710	6,084	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	305	314	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-720	-1,309	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,594	-1,627	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-282	-253	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-1,135	-1,155	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-643	-577	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,396	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	772	59	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	772	59	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,858</b>	<b>6,285</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,061	2,014	C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-675	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	3,471	4,270	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>46,412</b>	<b>48,271</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,913</b>	<b>9,208</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,330	7,249	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	1,582	1,959	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>321,135</b>	<b>319,115</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.94%</b>	<b>13.16%</b>	CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.45%</b>	<b>15.13%</b>	CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.92%</b>	<b>18.01%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>40,782</b>	<b>41,928</b>	[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))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.70%</b>	<b>13.14%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

ING Groep N.V.

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	263,359	265,323
Risk exposure amount for securitisation and re-securitisations in the banking book	1,904	1,859
Risk exposure amount for contributions to the default fund of a CCP	633	579
Risk exposure amount Other credit risk	260,822	262,885
Risk exposure amount for position, foreign exchange and commodities (Market risk)	9,635	8,294
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	5,004	4,678
Risk exposure amount for operational risk	43,137	40,820
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>321,135</b>	<b>319,115</b>

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

## 2016 EU-wide Transparency Exercise

P&L  
ING Groep N.V.

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	46,355	22,247
Of which debt securities income	2,525	1,171
Of which loans and advances income	19,386	9,466
Interest expenses	33,768	15,732
(Of which deposits expenses)	4,622	2,000
(Of which debt securities issued expenses)	3,708	1,731
(Expenses on share capital repayable on demand)	0	0
Dividend income	82	59
Net Fee and commission income	2,320	1,217
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	610	242
Gains or (-) losses on financial assets and liabilities held for trading, net	782	198
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	370	-55
Gains or (-) losses from hedge accounting, net	45	109
Exchange differences [gain or (-) loss], net	67	50
Net other operating income /(expenses)	16	109
<b>TOTAL OPERATING INCOME, NET</b>	<b>16,880</b>	<b>8,445</b>
(Administrative expenses)	8,523	4,345
(Depreciation)	597	251
(Provisions or (-) reversal of provisions)	176	285
(Commitments and guarantees given)	0	0
(Other provisions)	176	285
Of which pending legal issues and tax litigation <sup>1</sup>	24	
Of which restructuring <sup>1</sup>	165	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,481	575
(Loans and receivables)	1,347	571
(Held to maturity investments, AFS assets and financial assets measured at cost)	133	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	37	4
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	97	57
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>6,163</b>	<b>3,042</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>4,529</b>	<b>2,148</b>
Profit or (-) loss after tax from discontinued operations	-447	442
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>4,082</b>	<b>2,591</b>
Of which attributable to owners of the parent	4,010	2,552

<sup>(1)</sup> Information available only as of end of the year

**2016 EU-wide Transparency Exercise**  
**Market Risk**  
 ING Groep N.V.

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)																								
Traded Debt Instruments	0	0	102	29	154	46							73	24	135	51								
Of which: General risk	0	0	60	16	102	31							47	15	93	36								
Of which: Specific risk	0	0	42	13	52	16							26	9	41	15								
Equities	0	0	30	11	58	24							18	8	56	17								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	30	11	58	24							18	8	56	17								
Foreign exchange risk	1,328	1,347	8	2	17	5							9	6	14	8								
Commodities risk	0	0	4	1	6	2							7	3	14	4								
<b>Total</b>	<b>1,328</b>	<b>1,347</b>	<b>144</b>	<b>43</b>	<b>235</b>	<b>78</b>	<b>286</b>	<b>267</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,307</b>	<b>107</b>	<b>40</b>	<b>219</b>	<b>80</b>	<b>230</b>	<b>192</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,947</b>	

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,852	2,905	2,340		3,856	2,227	2,254	
	Regional governments or local authorities	227	121	60		248	106	51	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,565	4,419	1,318		2,425	2,512	646	
	Corporates	13,489	6,480	6,310		15,747	7,439	7,228	
	of which: SME	3,752	1,640	1,444		3,889	1,824	1,641	
	Retail	14,633	9,562	6,811		14,671	9,626	6,856	
	of which: SME	5,254	2,276	1,346		4,879	2,881	1,197	
	Secured by mortgages on immovable property	11,680	10,552	5,497		12,808	11,504	5,867	
	of which: SME	2,707	1,883	1,221		2,869	1,972	1,274	
	Exposures in default	815	407	419	391	886	441	515	435
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>50,262</b>	<b>34,447</b>	<b>22,752</b>	<b>512</b>	<b>50,641</b>	<b>34,455</b>	<b>23,417</b>	<b>562</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,030	3,030	609		1,802	1,804	362	
	Corporates	153	96	95		206	139	139	
	of which: SME	0	0	0		4	4	4	
	Retail	135	42	32		136	26	20	
	of which: SME	2	2	2		0	0	0	
	Secured by mortgages on immovable property	7	2	2		13	7	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	23	11		19	21	9	
	Corporates	246	206	206		403	266	266	
	of which: SME	0	0	0		0	0	0	
	Retail	120	44	33		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	2	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3	2	0		6	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	21	5		1	16	4	
	Corporates	725	641	631		821	712	701	
	of which: SME	224	202	193		250	227	216	
	Retail	26	25	18		4	2	1	
	of which: SME	4	3	2		2	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	156	116	118	39	131	130	194	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
<b>UNITED STATES</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,041	242	119		232	188	92	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
<b>UNITED KINGDOM</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	222	226	105		105	106	52	
	Corporates	53	50	50		42	37	37	
	of which: SME	1	1	1		0	0	0	
	Retail	109	109	63		0	0	0	
	of which: SME	109	109	63		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
<b>AUSTRALIA</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	34	7		10	10	2	
	Corporates	7	7	7		6	6	6	
	of which: SME	2	2	2		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,222	1,140	685		1,458	1,296	785	
	of which: SME	23	22	14		0	0	0	
	Exposures in default	18	7	9	11	17	4	4	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>11</b>				<b>13</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
<b>TURKEY</b>	Central governments or central banks	3,652	2,824	2,340		3,656	2,749	2,254	
	Regional governments or local authorities	224	118	59		241	101	50	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	553	344		107	25	23	
	Corporates	11,269	4,727	4,584		12,548	5,369	5,246	
	of which: SME	3,364	1,284	1,116		3,439	1,407	1,254	
	Retail	7,149	3,820	2,681		6,653	3,508	2,451	
	of which: SME	4,038	1,260	761		3,644	1,053	609	
	Secured by mortgages on immovable property	4,710	3,762	2,241		5,034	3,985	2,177	
	of which: SME	2,546	1,736	1,147		2,736	1,853	1,219	
	Exposures in default	367	213	227	140	453	240	255	205
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>185</b>				<b>250</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>FRANCE</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	185	180	86		116	316	96	
	Corporates	59	39	39		105	68	64	
	of which: SME	10	2	2		18	13	13	
	Retail	531	311	233		631	220	165	
	of which: SME	5	3	3		2	0	0	
	Secured by mortgages on immovable property	14	14	7		11	11	6	
	of which: SME	6	6	3		1	1	1	
	Exposures in default	5	2	2	3	5	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>4</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>POLAND</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	2	1		0	1	1	
	Corporates	701	577	561		792	666	649	
	of which: SME	145	143	126		163	160	142	
	Retail	1,938	1,635	1,106		2,213	1,868	1,265	
	of which: SME	782	676	386		861	760	434	
	Secured by mortgages on immovable property	4,770	4,690	2,171		5,164	5,064	2,428	
	of which: SME	82	80	31		80	79	31	
	Exposures in default	124	34	27	90	123	27	24	96
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>118</b>				<b>127</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>SPAIN</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	50	45	45		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	2,369	1,784	1,338		2,424	1,903	1,427	
	of which: SME	3	3	2		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	6	6	39	53	7	7	46
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>56</b>				<b>60</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures





2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
ING Groep N.V.

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	3,226	0	3,226	0	0	0	5,125	0	2,968	299	0	0
	Institutions	17,226	0	13,221	2,208	0	0	14,646	0	11,415	1,060	0	0
	Corporates	40,855	307	29,600	14,514	490	92	47,218	600	34,426	17,059	946	112
	Corporates - Of Which: Specialised Lending	13,024	76	9,492	2,648	79	26	13,300	93	10,179	2,859	94	16
	Corporates - Of Which: SME	165	12	138	67	0	9	138	15	108	44	8	3
	Retail	155	2	144	31	5	1	129	2	120	33	5	1
	Retail - Secured on real estate property	107	2	106	26	2	0	112	1	112	28	2	0
	Retail - Secured on real estate property - Of Which: SME	10	0	10	12	0	0	10	0	9	12	0	0
	Retail - Secured on real estate property - Of Which: non-SME	97	2	97	14	2	0	103	1	102	15	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48	1	38	5	3	0	17	1	9	5	3	0
	Retail - Other Retail - Of Which: SME	37	0	31	0	0	0	5	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	6	5	3	0	12	1	6	5	3	0
	Equity	120	0	190	442	0	0	114	0	114	246	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	1,129	0	859	0	0	0	4,062	0	3,161	0	0	0
	Institutions	28,718	0	24,852	2,337	1	156	31,354	0	25,819	2,157	1	0
	Corporates	16,019	176	10,863	4,502	21	0	17,405	140	11,451	4,637	14	136
	Corporates - Of Which: Specialised Lending	7,895	10	5,325	1,509	1	0	8,514	0	5,979	1,671	0	3
	Corporates - Of Which: SME	716	1	678	199	0	0	143	0	104	52	0	0
	Retail	263	4	222	32	6	2	250	5	211	31	7	2
	Retail - Secured on real estate property	127	3	127	19	2	2	134	4	134	23	3	2
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	1	0	5	1	5	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	121	3	121	17	1	2	129	4	129	20	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	136	1	95	13	4	0	115	1	77	9	4	0
	Retail - Other Retail - Of Which: SME	12	0	11	5	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	125	1	84	8	4	0	113	1	75	8	4	0
	Equity	161	0	161	317	0	0	33	0	33	78	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
AUSTRALIA	Central banks and central governments	4,374	0	3,061	0	0	0	4,581	0	3,076	197	0	0
	Institutions	6,218	0	3,513	214	0	0	6,082	0	1,508	242	0	0
	Corporates	2,669	0	2,654	683	0	1	2,733	0	2,712	728	0	2
	Corporates - Of Which: Specialised Lending	1,961	0	1,952	445	0	0	2,083	0	2,064	495	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	29,613	132	29,812	2,007	132	6	30,245	132	30,447	2,002	132	6
	Retail - Secured on real estate property	29,576	123	29,777	2,003	132	5	30,213	124	30,417	1,999	132	5
	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	29,576	123	29,776	2,003	132	5	30,213	124	30,417	1,999	132	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37	9	36	5	0	1	31	8	30	4	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	37	9	36	4	0	1	31	8	30	4	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
TURKEY	Central banks and central governments	18	0	18	1	0	0	16	0	16	0	0	0
	Institutions	2,942	0	1,956	934	0	1	756	0	417	135	0	0
	Corporates	2,419	0	2,272	810	0	1	5,277	5	4,571	1,998	2	3
	Corporates - Of Which: Specialised Lending	339	0	323	97	0	0	492	0	448	150	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	10	0	10	2	0	0
	Retail	21	1	20	5	1	0	8	1	8	3	1	0
	Retail - Secured on real estate property	7	1	7	2	1	0	7	1	7	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	1	7	2	1	0	7	1	7	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	13	3	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	13	0	13	3	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	2	0	2	4	0	0	2	0	2	4	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
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		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	(m€ EUR, %)												
	Central banks and central governments	6,556	0	6,024	0	0	0	7,276	0	5,814	19	0	0
	Institutions	10,481	0	6,615	851	0	0	12,849	0	6,947	907	0	0
	Corporates	14,862	78	10,900	4,942	118	22	16,408	117	11,771	5,330	204	28
	Corporates - Of Which: Specialised Lending	4,369	35	4,186	1,244	32	4	4,718	73	4,500	1,440	106	8
	Corporates - Of Which: SME	371	12	222	95	1	1	301	10	206	113	9	2
	Retail	506	53	465	256	130	4	446	48	428	185	70	4
	Retail - Secured on real estate property	373	45	372	209	112	1	371	42	370	159	60	1
	Retail - Secured on real estate property - Of Which: SME	67	17	67	89	73	0	59	13	59	36	20	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	306	28	305	120	39	1	312	29	311	124	40	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	133	8	94	47	18	2	75	6	58	25	10	2
	Retail - Other Retail - Of Which: non-SME	72	4	48	28	11	1	13	1	12	6	3	1
	Equity	61	4	45	18	7	1	61	5	46	19	7	2
Securitisation	10	0	10	19	0	0	10	0	10	20	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	(m€ EUR, %)												
	Central banks and central governments	8,806	0	6,920	1,302	0	0	9,059	0	7,169	1,794	0	0
	Institutions	2,499	0	1,789	565	0	0	2,497	0	1,848	555	0	0
	Corporates	12,582	394	10,140	5,743	475	207	13,046	379	10,395	5,611	373	188
	Corporates - Of Which: Specialised Lending	1,676	72	1,649	649	135	19	1,785	100	1,729	746	148	22
	Corporates - Of Which: SME	3,387	84	2,818	1,516	78	47	3,557	83	3,006	1,566	64	47
	Retail	9	0	9	2	0	0	26	0	25	13	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	17	0	17	12	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	4	0	4	1	0	0	17	0	17	12	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5	0	4	1	0	0	9	0	8	2	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	7	0	7	1	0	0
	Equity	2	0	1	1	0	0	2	0	1	1	0	0
Securitisation	1	0	1	2	0	1	0	1	1	2	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	(m€ EUR, %)												
	Central banks and central governments	3,498	17	2,889	814	68	0	3,510	0	3,149	754	0	0
	Institutions	5,996	0	5,519	857	0	1	4,732	0	4,262	723	0	0
	Corporates	7,507	821	6,191	4,043	1,304	288	7,342	605	5,801	3,466	727	267
	Corporates - Of Which: Specialised Lending	3,571	698	3,458	2,036	878	269	3,305	484	3,125	1,621	423	233
	Corporates - Of Which: SME	7	3	7	14	12	0	24	5	20	12	9	1
	Retail	10,518	93	10,505	932	172	19	11,168	79	11,162	921	153	15
	Retail - Secured on real estate property	10,479	92	10,478	921	171	19	11,152	79	11,152	918	152	15
	Retail - Secured on real estate property - Of Which: SME	11	4	11	5	0	3	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	10,468	88	10,468	915	171	16	11,151	79	11,151	917	152	15
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	40	1	26	12	1	1	16	0	9	4	1	0
	Retail - Other Retail - Of Which: non-SME	26	0	19	9	1	0	2	0	2	1	0	0
	Equity	13	0	8	3	1	0	13	0	8	3	0	0
Securitisation	7	0	7	18	0	0	6	0	6	16	0	0	
Other non credit-obligation assets													
IRB Total													

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

ING Groep N.V.

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments	of which: Loans and advances		of which: Debt securities			
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
<b>TOTAL - ALL COUNTRIES</b>	<b>91,846.2</b>	<b>15,001.3</b>	<b>76,844.8</b>	<b>11,090.1</b>	<b>879.3</b>	<b>10,210.8</b>	<b>502.5</b>	<b>50.6</b>	<b>451.8</b>	<b>58,981.9</b>	<b>0.0</b>	<b>58,981.9</b>	<b>15,242.3</b>	<b>14,071.4</b>	<b>1,170.9</b>	<b>6,029.4</b>	<b>0.0</b>	<b>6,029.4</b>
Austria	4,475.2	0.0	4,475.2															
Belgium	12,062.5	3,611.4	8,451.2															
Bulgaria	68.6	0.0	68.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	719.0	0.0	719.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	2,223.3	0.0	2,223.3															
France	7,776.7	2.0	7,774.7															
Germany	19,872.9	4,842.6	15,030.3															
Greece	0.0	0.0	0.0															
Hungary	614.1	220.4	393.7															
Ireland	56.0	46.6	9.4															
Italy	4,527.7	126.1	4,401.6															
Latvia	0.2	0.0	0.2															
Lithuania	2.5	0.0	2.5															
Luxembourg	391.1	23.4	367.7															
Malta	0.0	0.0	0.0															
Netherlands	15,709.8	3,743.1	11,966.7															
Poland	6,884.6	593.4	6,291.2															
Portugal	2.9	0.0	2.9															
Romania	934.6	81.9	852.8															
Slovakia	165.8	23.2	142.5															
Slovenia	3.3	0.0	3.3															
Spain	2,946.9	24.7	2,922.2															
Sweden	414.6	0.0	414.6															
United Kingdom	860.0	848.5	11.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,719.0	67.1	2,651.9															
Canada	538.4	0.0	538.4															
China	121.2	0.0	121.2															
Hong Kong	0.0	0.0	0.0															
Japan	76.3	0.0	76.3															
U.S.	3,366.6	0.5	3,366.0															
<b>Other advanced economies non EEA</b>	<b>1,088.7</b>	<b>0.0</b>	<b>1,088.7</b>															
<b>Other Central and eastern Europe countries non EEA</b>	<b>1,230.7</b>	<b>220.8</b>	<b>1,009.8</b>															
Middle East	17.3	11.9	5.3															
Latin America and the Caribbean	309.1	138.7	170.4															
Africa	83.6	83.6	0.0															
Others	1,583.1	291.4	1,291.7															

**Note:**

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

**Regions:**

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

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

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

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

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

ING Groep N.V.

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>		Held-to-maturity investments		of which: Loans and advances	of which: Debt securities					
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities							
<b>TOTAL - ALL COUNTRIES</b>	<b>90,721.0</b>	14,915.3	75,805.6	<b>9,633.9</b>	201.5	9,432.4	<b>597.2</b>	47.8	549.4	<b>58,966.1</b>	0.0	58,966.1	<b>15,820.5</b>	14,666.1	1,154.4	<b>5,703.4</b>	0.0	5,703.4
Austria	5,077.0	0.1	5,076.9															
Belgium	12,915.4	4,727.7	8,187.7															
Bulgaria	55.8	0.0	55.8															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	700.6	0.0	700.6															
Denmark	87.5	0.0	87.5															
Estonia	0.0	0.0	0.0															
Finland	2,761.6	0.0	2,761.6															
France	7,254.8	0.1	7,254.7															
Germany	18,812.0	4,376.2	14,435.9															
Greece	0.0	0.0	0.0															
Hungary	670.0	180.3	489.7															
Ireland	6.4	1.1	5.3															
Italy	2,844.5	117.0	2,727.5															
Latvia	0.4	0.0	0.4															
Lithuania	5.1	0.0	5.1															
Luxembourg	451.4	20.6	430.8															
Malta	0.0	0.0	0.0															
Netherlands	15,205.9	3,684.8	11,521.1															
Poland	7,700.8	549.7	7,151.1															
Portugal	57.8	0.0	57.8															
Romania	935.5	81.1	854.3															
Slovakia	297.1	20.1	277.0															
Slovenia	3.5	0.0	3.5															
Spain	2,629.3	7.1	2,822.2															
Sweden	412.5	0.0	412.5															
United Kingdom	213.1	200.0	13.1															
Iceland	5.2	5.2	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,547.9	221.0	2,326.9															
Canada	570.8	0.0	570.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	131.0	0.0	131.0															
U.S.	3,093.2	0.0	3,093.2															
<b>Other advanced economies non EEA</b>	<b>1,539.4</b>	0.0	1,539.4															
<b>Other Central and eastern Europe countries non EEA</b>	<b>1,303.1</b>	204.5	1,098.6															
Middle East	20.2	14.9	5.2															
Latin America and the Caribbean	521.6	112.8	408.8															
Africa	78.6	78.6	0.0															
Others	1,611.8	312.5	1,299.3															

**Note:**

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

**Regions:**

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

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

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

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

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

ING Groep N.V.

(min EUR, %)	As of 31/12/2015							As of 30/06/2016						
	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	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 <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted						Of which: defaulted	Of which: defaulted				
<b>Debt securities (including at amortised cost and fair value)</b>	<b>102,978</b>	<b>0</b>	<b>206</b>	<b>206</b>	<b>2</b>	<b>46</b>	<b>0</b>	<b>103,627</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>24</b>	<b>0</b>
Central banks	1,239	0	0	0	0	0	0	1,106	0	0	0	0	0	0
General governments	66,634	0	0	0	0	0	0	66,373	0	0	0	0	0	0
Credit institutions	20,672	0	0	0	0	0	0	21,292	0	0	0	0	0	0
Other financial corporations	11,636	0	8	8	1	7	0	12,073	0	0	0	1	7	0
Non-financial corporations	2,797	0	198	198	0	39	0	2,783	0	5	5	0	17	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>578,810</b>	<b>1,452</b>	<b>14,886</b>	<b>14,886</b>	<b>787</b>	<b>4,974</b>	<b>8,103</b>	<b>602,551</b>	<b>854</b>	<b>13,984</b>	<b>13,984</b>	<b>799</b>	<b>4,939</b>	<b>7,448</b>
Central banks	20,862	0	0	0	5	0	0	26,043	0	0	0	7	0	0
General governments	14,124	2	19	19	1	1	0	14,715	23	1	1	1	0	0
Credit institutions	28,157	2	7	7	3	6	0	28,625	6	77	77	2	7	53
Other financial corporations	18,485	331	330	330	4	3	9	19,577	0	333	333	8	3	10
Non-financial corporations	197,749	400	9,202	9,202	364	3,712	4,434	211,264	216	8,904	8,904	398	3,787	4,280
of which: small and medium-sized enterprises at amortised cost	45,515	248	3,084	3,084	123	917	1,807	42,880	119	2,552	2,552	121	694	1,465
Households	299,434	717	5,328	5,328	410	1,252	3,659	302,327	610	4,669	4,669	382	1,142	3,105
<b>DEBT INSTRUMENTS other than HFT</b>	<b>681,787</b>	<b>1,452</b>	<b>15,092</b>	<b>15,092</b>	<b>789</b>	<b>5,020</b>	<b>8,103</b>	<b>706,178</b>	<b>854</b>	<b>13,989</b>	<b>13,989</b>	<b>801</b>	<b>4,962</b>	<b>7,448</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>210,856</b>		<b>444</b>	<b>444</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>200,320</b>		<b>582</b>	<b>582</b>	<b>0</b>	<b>0</b>	<b>123</b>

<sup>(1)</sup> 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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

ING Groep N.V.

	As of 31/12/2015					As of 30/06/2016				
	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	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		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,530</b>	<b>6,458</b>	<b>1,795</b>	<b>1,751</b>	<b>7,428</b>	<b>10,492</b>	<b>5,542</b>	<b>1,706</b>	<b>1,655</b>	<b>7,510</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	2	0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	26	1	1	8	27	26	0	0	7
Non-financial corporations	5,891	4,064	1,521	1,495	3,443	6,010	3,533	1,459	1,426	3,680
of which: small and medium-sized enterprises at amortised cost	1,850	1,134	320	305	1,196	1,490	859	278	266	946
Households	4,610	2,368	274	256	3,978	4,453	1,983	247	228	3,822
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,530</b>	<b>6,458</b>	<b>1,795</b>	<b>1,751</b>	<b>7,428</b>	<b>10,492</b>	<b>5,542</b>	<b>1,706</b>	<b>1,655</b>	<b>7,510</b>
<b>Loan commitments given</b>	<b>127</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>244</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>32</b>

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