



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

ING Groep N.V.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	46,663	47,552	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,663	47,552	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	53,793	54,519	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	53,793	54,519	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	60,716	62,303	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	60,716	62,303	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	319,683	326,414	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	319,683	326,414	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.60%	14.57%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.60%	14.57%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.83%	16.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.83%	16.70%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.99%	19.09%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.99%	19.09%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,216,712	1,186,340	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.42%	4.60%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,793	54,519	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	52,181	52,919	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,216,712	1,186,340	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,216,712	1,186,340	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.5%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	60,716	62,303	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,663	47,552	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,111	17,107	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	30,085	31,089	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4,115	3,442	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	490	377	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	182	201	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,696	-1,122	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,200	-2,089	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-124	-128	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-499	-459	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-538	-605	C 01.00 (r390,c010)	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,c010)	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,c010)	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,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	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,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-262	-262	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	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,c010)	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,129	6,966	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,513	5,362	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,617	1,604	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,793	54,519	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,924	7,784	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,767	7,631	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	156	153	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	319,683	326,414	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.60%	14.57%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.83%	16.70%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.99%	19.09%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,663	47,552	[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)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.60%	14.57%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

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



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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	257,466	268,979	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	26,803	26,919	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	203,679	202,770	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	8,555	9,863	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	10,350	8,500	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	592	550	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	789	1,059	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	5,648	5,564	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	42	14	C 02.00 (R530, c010)
Of which IMA	5,607	5,550	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	41,014	38,061	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	41,014	38,061	C 02.00 (R620, c010)
Other risk exposure amounts	3,824	3,701	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	319,683	326,414	

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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	32,580	43,641
Of which debt securities income	1,090	1,424
Of which loans and advances income	16,125	21,217
Interest expenses	21,975	29,298
(Of which deposits expenses)	3,751	4,785
(Of which debt securities issued expenses)	2,493	3,291
(Expenses on share capital repayable on demand)	0	0
Dividend income	148	162
Net Fee and commission income	2,133	2,868
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	212	232
Gains or (-) losses on financial assets and liabilities held for trading, net	659	390
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-314	-358
Gains or (-) losses from hedge accounting, net	93	124
Exchange differences [gain or (-) loss], net	119	286
Net other operating income /(expenses)	-531	-376
TOTAL OPERATING INCOME, NET	13,124	17,672
(Administrative expenses)	6,489	8,868
(Depreciation)	384	789
Modification gains or (-) losses, net	-3	0
(Provisions or (-) reversal of provisions)	98	58
(Commitments and guarantees given)	7	22
(Other provisions)	91	36
Of which pending legal issues and tax litigation ¹		43
Of which restructuring ¹		6
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	683	1,097
(Financial assets at fair value through other comprehensive income)	0	-1
(Financial assets at amortised cost)	682	1,098
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	93
(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	42	68
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,497	6,834
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,971	4,879
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,971	4,879
Of which attributable to owners of the parent	3,901	4,781

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

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

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	57,830				55,569				IAS 1.54 (i)	
Financial assets held for trading	58,710	13,636	44,887	188	50,287	13,246	36,858	183	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	58,751	21	57,044	1,686	41,600	22	40,196	1,381	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	3,058	148	1,767	1,143	3,076	203	1,628	1,244	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	34,976	32,354	513	2,110	34,468	32,165	343	1,961	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	686,997				686,767				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,465	0	1,465	0	1,224	0	1,224	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,471				3,876				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	16,132				14,877					
TOTAL ASSETS	922,391				891,744				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	30,952	0	0	-8	0	0	30,491	0	0	-7	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	1,729	88	28	0	-2	-2	1,583	76	23	0	-1	-1	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	45,377	4	0	-9	0	0	46,118	0	0	-10	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	597,466	37,892	10,835	-479	-857	-3,232	597,965	36,870	10,423	-464	-876	-3,259	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	33,421	28,995	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	65,543	47,684	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	749,709	745,803	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,007	1,262	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	132	78	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,617	1,395	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,466	1,248	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,087	10,615	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	867,981	837,082	IAS 1.9(b);IG 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		29,444	23,540	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	171	193	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,271	1,201	Annex V.Part 1.31
Deposits	Central banks	21,634	19,501	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	21	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,767	8,823	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,382	6,301	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	37,537	28,956	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,629	4,547	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	83,526	78,311	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	31,137	35,892	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	115,921	108,067	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	98,278	93,547	ECB/2013/33 Annex 2.Part 2.9.1
	Households	404,842	410,222	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	346,411	352,294	Annex V.Part 1.42(f), 44(c)
Debt securities issued		145,061	143,414	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		16,322	16,834	Annex V.Part 1.37
Other financial liabilities		1,504	1,516	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		850,679	823,745	



Spring 2020 EU-wide Transparency Exercise

Market Risk
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	SA		IM										IM										
	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		
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	0	0	72	27	221	63							89	30	208	62							
Of which: General risk	0	0	57	22	187	54							72	25	177	53							
Of which: Specific risk	0	0	15	6	33	9							17	5	32	9							
Equities	0	0	5	1	17	4							4	1	11	3							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	5	1	17	4							4	1	11	3							
Foreign exchange risk	0	0	4	1	25	8							3	1	15	3							
Commodities risk	0	0	7	3	6	3							5	1	7	4							
Total	0	0	88	33	269	78	84	92	0	0	0	5,607	101	32	241	72	102	64	0	0	0	0	5,550

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,245	1,728	1,672		4,246	2,005	1,395	
	Regional governments or local authorities	216	163	142		160	149	130	
	Public sector entities	22	11	11		21	11	11	
	Multilateral Development Banks	0	3	0		0	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,536	3,824	847		897	2,536	789	
	Corporates	10,415	5,697	5,567		10,672	5,580	5,451	
	of which: SME	1,724	957	840		1,680	909	798	
	Retail	18,385	12,455	8,941		18,761	12,795	9,205	
	of which: SME	3,647	2,252	1,289		3,453	2,189	1,251	
	Secured by mortgages on immovable property	19,387	17,961	9,190		19,960	18,595	9,417	
	of which: SME	1,173	822	504		1,020	721	434	
	Exposures in default	1,460	619	769	694	1,472	667	830	693
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²	55,667	42,462	27,140	1,031	56,188	42,343	27,227	1,001	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	1	37	0		1	35	0	
	Regional governments or local authorities	4	4	1		3	3	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	1,631	1,631	326		40	40	8	
	Corporates	613	500	495		605	489	483	
	of which: SME	40	33	32		27	20	19	
	Retail	36	8	6		35	7	5	
	of which: SME	5	2	1		4	2	1	
	Secured by mortgages on immovable property	3,124	2,542	1,744		3,020	2,459	1,635	
	of which: SME	203	189	123		193	176	114	
	Exposures in default	77	33	40	42	84	37	47	44
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	57	0	0	0	56	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(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	229	68	14		51	10	2	
	Corporates	337	287	284		350	294	294	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	26	39	1	39	37	55	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	1	0	0	0	3	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	6	1		3	4	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	34	45	9		45	56	11	
	Corporates	959	861	850		946	857	847	
	of which: SME	214	193	183		212	193	183	
	Retail	2	1	1		2	1	0	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	4	3	3		3	3	2	
	of which: SME	3	2	2		2	2	1	
	Exposures in default	194	178	266	14	198	181	270	16
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	16	0	0	0	17	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	63	17		67	67	16	
	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	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	272	114	26		18	18	6	
	Corporates	56	29	29		75	48	48	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	13	19	0	12	11	16	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		2	1	0	
	Corporates	33	31	31		33	32	32	
	of which: SME	0	0	0		0	0	0	
	Retail	302	254	191		368	312	234	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3,182	3,027	1,664		3,186	3,045	1,661	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	11	11	1	10	9	9	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				9				10	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	1,782	358		6	1,963	397	
	Corporates	151	114	104		167	129	115	
	of which: SME	7	7	7		5	5	5	
	Retail	2,437	53	40		2,634	75	56	
	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	7	2	2	4	12	7	10	5
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				7				8	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
POLAND	Central governments or central banks	0	11	0		0	14	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	1,079	967	943		993	837	814	
	of which: SME	241	237	213		227	223	199	
	Retail	3,887	3,389	2,272		4,065	3,543	2,372	
	of which: SME	1,687	1,511	864		1,791	1,601	915	
	Secured by mortgages on immovable property	9,156	8,940	4,217		9,961	9,722	4,631	
	of which: SME	102	99	42		106	103	43	
	Exposures in default	248	81	89	167	234	88	98	145
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				266				251	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	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	124	124	124		120	120	120	
	of which: SME	16	16	16		16	16	16	
	Retail	37	37	22		36	36	21	
	of which: SME	33	33	19		33	33	19	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	58	47	47		56	43	43	
	of which: SME	0	0	0		0	0	0	
	Retail	4,206	3,636	2,727		4,358	3,777	2,833	
	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	125	22	22	103	136	25	25	111
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				149				159	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(min EUR, %)
Consolidated data	Central banks and central governments	274,053	51	138,793	6,775	1	266,992	51	128,172	7,057	1	12
	Institutions	142,676	358	82,889	12,139	61	145,964	423	86,331	11,681	111	19
	Corporates	477,185	6,967	330,804	143,697	8,593	604,128	7,014	460,794	141,588	8,081	2,662
	Corporates - Of Which: Specialised Lending	169,262	1,810	127,240	41,236	2,164	165,034	1,669	126,647	40,149	1,389	593
	Corporates - Of Which: SME	27,741	904	23,816	12,617	1,562	27,394	870	23,522	12,823	1,418	299
	Retail	337,354	3,352	331,044	50,739	5,512	338,466	3,414	332,816	50,453	5,452	1,068
	Retail - Secured on real estate property	305,462	2,684	302,461	36,790	3,805	306,763	2,761	304,438	36,709	3,753	479
	Retail - Secured on real estate property - Of Which: SME	11,612	263	11,433	2,789	407	11,579	281	11,402	2,664	390	71
	Retail - Secured on real estate property - Of Which: non-SME	293,850	2,421	291,028	34,000	3,398	295,183	2,480	293,036	34,045	3,363	408
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,892	668	28,583	13,950	1,706	31,703	654	28,378	13,744	1,699	589
	Retail - Other Retail - Of Which: SME	5,197	212	4,737	2,208	484	5,057	205	4,590	2,126	463	177
	Retail - Other Retail - Of Which: non-SME	26,695	456	23,846	11,742	1,223	26,647	449	23,788	11,618	1,236	412
Equity	3,559	0	3,559	8,555	0	4,078	0	3,542	9,863	0	0	
Other non credit-obligation assets												
IRB Total ²				240,334						250,069		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(min EUR, %)
NETHERLANDS	Central banks and central governments	46,040	0	31,864	100	0	44,213	0	30,498	94	0	0
	Institutions	9,889	347	5,544	1,091	36	9,451	345	5,066	998	89	5
	Corporates	75,674	1,780	58,064	25,691	2,553	88,965	1,720	71,251	25,686	1,802	550
	Corporates - Of Which: Specialised Lending	21,305	480	20,732	4,811	615	21,250	413	20,573	4,319	359	129
	Corporates - Of Which: SME	5,347	221	7,411	5,035	588	8,534	260	7,553	5,441	475	76
	Retail	132,989	995	129,107	14,169	1,701	132,276	1,018	128,358	13,667	1,613	356
	Retail - Secured on real estate property	122,452	823	121,322	10,851	1,352	121,832	851	120,695	10,425	1,277	191
	Retail - Secured on real estate property - Of Which: SME	3,216	58	3,138	1,443	151	3,255	56	3,171	1,420	141	37
	Retail - Secured on real estate property - Of Which: non-SME	119,236	765	118,184	9,408	1,201	118,577	794	117,524	9,005	1,135	153
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,537	172	7,785	3,318	349	10,444	167	7,663	3,241	336	165
	Retail - Other Retail - Of Which: SME	2,078	86	1,863	1,016	206	2,023	81	1,799	977	194	93
	Retail - Other Retail - Of Which: non-SME	8,459	86	5,922	2,301	143	8,421	86	5,863	2,264	143	72
Equity	186	0	186	430	0	208	0	185	487	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(min EUR, %)
GERMANY	Central banks and central governments	66,945	0	16,941	0	0	70,928	0	20,721	0	0	0
	Institutions	5,197	0	3,375	549	0	5,843	0	3,826	542	0	0
	Corporates	19,119	102	13,365	5,134	164	21,234	85	15,164	5,302	117	65
	Corporates - Of Which: Specialised Lending	2,893	17	2,515	678	57	3,138	5	2,807	746	19	1
	Corporates - Of Which: SME	20	0	11	0	0	32	0	12	0	0	0
	Retail	90,366	597	88,403	21,252	1,500	90,787	583	88,914	21,004	1,475	340
	Retail - Secured on real estate property	76,822	320	74,879	13,380	503	77,130	306	75,265	13,168	468	73
	Retail - Secured on real estate property - Of Which: SME	10	0	10	2	0	9	0	9	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76,811	319	74,869	13,378	503	77,121	305	75,256	13,166	468	72
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,544	277	13,524	7,872	997	13,657	277	13,649	7,837	1,006	267
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	13,543	277	13,523	7,872	997	13,656	277	13,647	7,836	1,006	267
Equity	27	0	27	51	0	26	0	26	50	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(min EUR, %)
BELGIUM	Central banks and central governments	37,631	0	25,003	156	0	32,629	0	16,725	186	0	0
	Institutions	11,339	1	9,910	1,985	0	11,533	6	10,067	2,053	2	1
	Corporates	55,207	1,512	43,222	21,551	2,134	55,815	1,508	44,214	21,320	2,543	542
	Corporates - Of Which: Specialised Lending	11,710	141	11,477	4,615	130	11,554	139	11,350	4,716	126	45
	Corporates - Of Which: SME	13,802	429	11,538	5,272	739	13,407	423	11,336	5,271	778	135
	Retail	49,395	1,234	48,828	8,615	1,821	49,289	1,288	48,737	8,137	1,753	233
	Retail - Secured on real estate property	42,626	1,060	42,484	6,054	1,497	42,623	1,110	42,491	5,647	1,427	96
	Retail - Secured on real estate property - Of Which: SME	8,167	195	8,066	1,303	249	8,077	214	7,984	1,195	241	30
	Retail - Secured on real estate property - Of Which: non-SME	34,459	865	34,418	4,751	1,248	34,546	896	34,507	4,452	1,186	66
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,768	174	6,345	2,561	325	6,667	178	6,246	2,489	326	137
	Retail - Other Retail - Of Which: SME	2,983	106	2,745	1,150	257	2,873	104	2,636	1,107	254	70
	Retail - Other Retail - Of Which: non-SME	3,786	68	3,600	1,411	68	3,794	74	3,610	1,382	71	67
Equity	115	0	115	236	0	105	0	110	213	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(min EUR, %)
UNITED STATES	Central banks and central governments	14,244	0	8,965	941	0	13,816	0	8,893	1,024	0	0
	Institutions	15,517	0	11,575	923	0	15,454	0	12,168	962	0	1
	Corporates	58,407	580	42,212	19,912	474	66	112,566	658	96,813	18,387	340
	Corporates - Of Which: Specialised Lending	17,857	18	13,840	4,728	0	16,650	17	12,836	4,250	0	23
	Corporates - Of Which: SME	9	0	9	6	0	33	0	22	17	0	0
	Retail	144	4	141	21	6	144	2	142	20	4	0
	Retail - Secured on real estate property	130	3	130	17	5	132	2	133	17	3	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	128	3	128	17	5	131	2	132	17	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	11	4	1	12	0	0	3	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	10	4	1	10	0	7	3	1	0
Equity	431	0	431	952	0	263	0	441	527	0	0	
Other non credit-obligation assets												
IRB Total												

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
 ING Groep N.V.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	11,159	0	2,555	8	0	0	11,527	0	2,920	6	0	0
	Institutions	21,645	0	16,754	1,280	0	0	25,677	0	20,514	1,441	0	0
	Corporates	23,394	175	14,306	6,701	131	81	36,099	183	27,862	6,580	124	89
	Corporates - Of Which: Specialised Lending	10,547	85	6,840	2,827	79	43	10,479	133	7,444	2,882	94	53
	Corporates - Of Which: SME	24	0	20	12	0	0	23	0	19	14	0	0
	Retail	308	3	289	61	2	2	311	4	293	64	3	3
	Retail - Secured on real estate property	198	2	198	55	1	2	197	3	198	58	2	2
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	193	2	193	54	1	2	191	3	192	57	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	110	1	92	7	1	0	113	1	95	6	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	109	0	91	6	1	0	112	0	94	6	1	0
	Equity	18	0	18	35	0	0	19	0	19	37	0	0
Other non credit-obligation assets													
IRB Total													

¹Original 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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	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	7,720	0	2,768	226	0	0	7,703	0	2,777	227	0	0
	Institutions	4,373	0	1,438	225	0	0	4,310	0	1,368	215	0	0
	Corporates	6,742	135	5,965	1,923	127	36	6,960	441	6,141	2,550	687	42
	Corporates - Of Which: Specialised Lending	4,172	135	4,133	1,216	127	33	4,381	130	4,361	1,294	8	40
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	34,307	269	34,529	2,150	181	30	35,545	257	36,357	3,140	291	34
	Retail - Secured on real estate property	34,181	255	34,403	2,137	181	28	35,539	257	36,351	3,138	291	34
	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	34,180	255	34,403	2,137	181	28	35,539	257	36,350	3,138	291	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	126	14	126	13	0	1	7	0	6	2	0	0
	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	126	14	126	13	0	1	6	0	6	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

¹Original 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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	7,388	0	2,976	10	0	0	7,983	0	2,866	9	0	0
	Institutions	13,114	0	7,050	603	0	0	12,206	0	6,678	552	0	0
	Corporates	18,078	86	13,707	5,928	158	40	26,331	78	21,677	5,660	167	41
	Corporates - Of Which: Specialised Lending	6,235	17	5,995	1,806	1	8	6,016	9	5,812	1,586	2	6
	Corporates - Of Which: SME	81	10	76	16	4	5	84	10	78	17	4	5
	Retail	243	9	232	49	13	2	246	8	234	54	11	2
	Retail - Secured on real estate property	179	5	178	26	7	0	181	5	180	31	6	0
	Retail - Secured on real estate property - Of Which: SME	18	1	18	3	1	0	25	1	25	8	0	0
	Retail - Secured on real estate property - Of Which: non-SME	161	4	160	23	6	0	156	4	155	23	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	64	4	54	23	6	2	65	3	55	23	6	2
	Retail - Other Retail - Of Which: SME	11	1	8	5	3	0	12	1	9	5	2	0
	Retail - Other Retail - Of Which: non-SME	53	2	46	18	3	1	53	2	46	18	3	1
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
Other non credit-obligation assets													
IRB Total													

¹Original 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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
POLAND	Central banks and central governments	8,947	0	6,817	1,526	0	1	8,788	0	7,073	1,612	0	1
	Institutions	2,754	1	1,887	751	4	0	2,833	1	1,897	722	0	1
	Corporates	18,035	561	14,721	7,702	428	259	18,031	574	14,839	7,600	521	270
	Corporates - Of Which: Specialised Lending	2,204	79	2,199	848	7	35	2,128	110	2,120	895	73	35
	Corporates - Of Which: SME	4,558	100	3,988	1,847	82	47	4,515	116	3,883	1,750	96	53
	Retail	70	2	70	19	2	0	95	2	95	23	3	1
	Retail - Secured on real estate property	14	1	14	2	0	0	15	0	15	5	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-SME	13	0	13	5	0	0	14	0	14	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	56	2	56	14	2	0	80	2	80	17	3	1
	Retail - Other Retail - Of Which: SME	48	2	48	8	2	0	72	2	72	10	2	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	6	1	0	9	0	9	7	1	0
	Equity	68	0	68	129	0	0	68	0	68	130	0	0
Other non credit-obligation assets													
IRB Total													

¹Original 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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	17,092	0	8,884	4	0	0	14,451	0	6,224	4	0	0
	Institutions	3,582	0	2,560	346	0	0	3,913	51	2,970	226	5	0
	Corporates	15,530	35	12,607	4,082	36	15	16,194	54	13,497	4,592	37	14
	Corporates - Of Which: Specialised Lending	7,704	6	7,044	1,491	1	1	7,687	28	7,180	1,558	12	2
	Corporates - Of Which: SME	59	0	51	17	0	0	68	0	62	21	0	0
	Retail	3,199	21	3,142	528	28	3	3,286	25	3,229	535	33	4
	Retail - Secured on real estate property	2,762	15	2,753	455	19	2	2,850	19	2,842	463	25	2
	Retail - Secured on real estate property - Of Which: SME	171	3	171	33	3	1	180	4	180	34	5	1
	Retail - Secured on real estate property - Of Which: non-SME	2,591	12	2,582	423	16	1	2,670	15	2,662	429	20	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	437	7	389	73	8	2	436	7	387	72	8	2
	Retail - Other Retail - Of Which: SME	29	1	27	7	2	0	33	1	31	9	2	0
	Retail - Other Retail - Of Which: non-SME	408	6	362	65	6	1	403	6	356	63	6	1
	Equity	18	0	18	34	0	0	2	0	2	3	0	0
Other non credit-obligation assets													
IRB Total													

¹Original 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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SPAIN	Central banks and central governments	7,385	0	5,228	1,492	0	1	7,376	0	5,082	1,431	0	1
	Institutions	986	0	546	190	0	0	1,150	0	545	177	0	0
	Corporates	7,697	258	5,336	3,268	438	79	7,337	83	5,124	2,726	82	43
	Corporates - Of Which: Specialised Lending	2,906	214	2,523	1,519	400	39	2,945	66	2,553	1,126	37	36
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	16,964	56	16,960	2,006	98	25</						

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	197	197	192	0	0	5	8	2,551	2	1,700	0	0	0	0	0
	Poland	38	38	1	0	0	37	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	9,342	9,342	192	20	1,833	7,297	545	12,410	42	15,048	21	0	0	0	378

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	96
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		25	25	0	0	0	25	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		50	50	0	0	0	50	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		163	163	0	0	0	163	0	0	0	0	0	0	0	0	0
[10Y - more	108	108	6	0	0	102	0	0	0	0	0	0	0	0	0		
Total	367	367	6	0	0	361	0	0	0	0	0	0	6	0	0		
[0 - 3M [	Others	27	27	20	0	7	0	0	11	1,987	0	0	0	0	0	42
[3M - 1Y [		4	4	0	0	3	1	108	31	727	0	0	0	0	0	
[1Y - 2Y [		319	319	0	0	318	1	59	2	593	0	0	0	0	0	
[2Y - 3Y [		110	110	1	0	109	0	20	2	308	0	0	0	0	0	
[3Y - 5Y [		582	582	9	178	395	1	30	0	23	0	0	0	0	0	
[5Y - 10Y [		346	346	2	16	259	0	69	0	0	2	0	0	0	0	
[10Y - more	49	49	11	0	38	0	0	0	0	0	0	0	0	0			
Total	1,437	1,437	43	16	438	940	2	217	46	3,638	2	0	0	0			

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	79,392	0	0	0	17	0	0	79,676	0	0	0	17	0	0
Central banks	1,858	0	0	0	0	0	0	1,483	0	0	0	0	0	0
General governments	56,455	0	0	0	16	0	0	56,896	0	0	0	16	0	0
Credit institutions	14,176	0	0	0	1	0	0	16,215	0	0	0	1	0	0
Other financial corporations	6,162	0	0	0	0	0	0	4,255	0	0	0	0	0	0
Non-financial corporations	742	0	0	0	0	0	0	827	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	762,155	1,062	10,873	10,873	1,338	3,235	5,503	741,936	1,655	10,549	10,446	1,342	3,261	5,314
Central banks	58,563	0	0	0	2	0	0	55,834	0	0	0	1	0	0
General governments	12,438	1	57	57	2	3	50	12,466	2	64	64	1	4	57
Credit institutions	55,240	0	2	2	8	0	0	49,222	0	0	0	8	0	0
Other financial corporations	65,484	20	592	592	31	62	216	58,172	1	415	415	39	39	41
Non-financial corporations	240,843	183	6,646	6,646	733	2,288	2,982	232,488	827	6,087	5,985	716	2,391	2,692
of which: small and medium-sized enterprises at amortised cost	30,527	130	1,629	1,629	177	578	842	27,628	68	1,256	1,256	145	553	614
Households	329,587	858	3,574	3,574	563	882	2,256	333,753	825	3,983	3,982	576	826	2,525
DEBT INSTRUMENTS other than HFT	841,547	1,062	10,873	10,873	1,356	3,235	5,503	821,611	1,655	10,549	10,446	1,359	3,261	5,314
OFF-BALANCE SHEET EXPOSURES	235,195		900	900	17	105	277	240,970		1,414	509	18	100	406

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,911	4,491	1,319	1,184	6,182	9,610	4,206	1,332	1,175	6,050
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	51	51	1	1	49	52	52	1	1	50
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	78	14	4	3	51	71	25	7	6	47
Non-financial corporations	6,954	3,110	1,141	1,033	3,847	6,542	2,762	1,121	998	3,654
of which: small and medium-sized enterprises at amortised cost	781	333	118	97	511	632	284	108	92	419
Households	2,828	1,317	173	146	2,235	2,945	1,367	203	170	2,299
DEBT INSTRUMENTS other than HFT	9,911	4,491	1,319	1,184	6,182	9,610	4,206	1,332	1,175	6,050
Loan commitments given	669	113	6	4	456	632	138	2	2	416

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

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

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 ING Groep N.V.

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	3,680	195	3,659	61	0	3,350	145	3,333	59	0
B Mining and quarrying	13,671	863	13,566	207	0	12,253	858	12,213	249	0
C Manufacturing	46,797	1,311	46,775	743	0	45,530	1,373	45,480	873	0
D Electricity, gas, steam and air conditioning supply	10,990	175	10,736	76	0	11,630	135	11,480	89	0
E Water supply	2,019	78	2,015	25	0	2,021	76	2,017	17	0
F Construction	9,930	707	9,913	283	0	9,714	539	9,708	242	0
G Wholesale and retail trade	39,559	1,338	39,552	616	0	40,213	1,211	40,196	582	0
H Transport and storage	23,741	670	23,594	231	0	23,135	496	23,024	213	0
I Accommodation and food service activities	2,691	66	2,690	28	0	2,538	61	2,538	31	0
J Information and communication	11,629	171	11,555	97	0	11,259	150	11,118	115	0
K Financial and insurance activities	5,585	0	4,192	14	0	183	0	183	1	0
L Real estate activities	36,558	415	36,178	230	0	37,299	444	36,697	249	0
M Professional, scientific and technical activities	10,856	303	10,851	88	0	10,008	321	10,007	91	0
N Administrative and support service activities	11,596	188	11,576	155	0	11,708	178	11,664	132	0
O Public administration and defence, compulsory social security	1,173	0	1,170	29	0	1,247	0	1,247	30	0
P Education	338	10	338	10	0	445	8	356	10	0
Q Human health services and social work activities	6,227	94	6,221	100	0	6,516	50	6,476	97	0
R Arts, entertainment and recreation	843	16	842	5	0	713	13	713	5	0
S Other services	2,961	45	2,961	24	0	2,726	28	2,726	23	0
Loans and advances	240,843	6,646	238,384	3,021	0	232,488	6,087	231,177	3,107	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.