



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

ING Groep N.V.

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	43,834	53,202	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,543	39,874	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,926	16,952	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	21,769	22,096	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	11,259	5,653	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	265	284	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-749	-243	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-1,682	-1,640	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-271	-269	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-1,313	-1,225	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-589	-593	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-1,802	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-14,147	-2,649	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	10,877	1,508	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	10,877	1,508	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	4,599	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	6,621	7,420	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-6,621	-2,821	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,543	44,473	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,290	8,729	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	9,474	9,739	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-6,184	-1,010	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	300,648	312,143	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.49%	12.77%	CA3 {1}	-
Tier 1 Capital ratio	13.49%	14.25%	CA3 {3}	-
Total Capital ratio	14.58%	17.04%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

ING Groep N.V.

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	249,764	257,199
Risk exposure amount for securitisation and re-securitisations in the banking book	2,101	1,979
Risk exposure amount for contributions to the default fund of a CCP	2,287	871
Risk exposure amount Other credit risk	245,376	254,349
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,723	10,592
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	6,412	5,640
Risk exposure amount for operational risk	33,749	38,713
Other risk exposure amounts	0	0
Total Risk Exposure Amount	300,648	312,143

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

2015 EU-wide Transparency Exercise

P&L ING Groep N.V.

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	48,264	23,535
Of which debt securities income	2,938	1,322
Of which loans and advances income	20,304	9,814
Interest expenses	35,888	17,260
(Of which deposits expenses)	6,079	2,617
(Of which debt securities issued expenses)	3,749	1,720
(Expenses on share capital repayable on demand)	0	0
Dividend income	36	20
Net Fee and commission income	2,290	1,189
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	402	533
Gains or (-) losses on financial assets and liabilities held for trading, net	757	717
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-583	80
Gains or (-) losses from hedge accounting, net	85	63
Exchange differences [gain or (-) loss], net	37	5
Net other operating income /(expenses)	108	-21
TOTAL OPERATING INCOME, NET	15,509	8,862
(Administrative expenses)	9,217	4,174
(Depreciation)	576	293
(Provisions or (-) reversal of provisions)	371	13
(Commitments and guarantees given)	0	0
(Other provisions)	371	13
Of which pending legal issues and tax litigation ¹	14	
Of which restructuring ¹	469	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,607	823
(Loans and receivables)	1,594	785
(Held to maturity investments, AFS assets and financial assets measured at cost)	14	38
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	75	27
(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	70	52
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	3,732	3,585
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,751	2,687
Profit or (-) loss after tax from discontinued operations	-1,421	477
PROFIT OR (-) LOSS FOR THE YEAR	1,330	3,164
Of which attributable to owners of the parent	1,251	3,128

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



2015 EU-wide Transparency Exercise

Market Risk

ING Groep N.V.

	SA		IM										IM										
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
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			
(min EUR)																							
Traded Debt Instruments	0	0	66	33	127	64							80	22	125	45							
Of which: General risk	0	0	37	19	81	44							44	12	79	27							
Of which: Specific risk	0	0	30	14	46	20							36	10	46	18							
Equities	0	0	19	9	74	25							24	9	36	17							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	19	9	74	25							24	9	36	17							
Foreign exchange risk	1,412	1,455	9	4	24	10							9	3	9	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	1,412	1,455	94	46	224	99	407	426	0	0	0	9,311	112	33	171	66	427	447	0	0	0	0	9,137

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	2,618	2,374	1,902		2,903	2,718	2,253	
	Regional governments or local authorities	292	173	85		314	148	72	
	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	2,363	1,979	829		3,179	2,708	1,030	
	Corporates	12,576	5,255	5,092		12,993	6,306	6,117	
	of which: SME	4,587	1,696	1,521		4,501	1,985	1,781	
	Retail	14,615	9,184	6,502		14,823	9,482	6,715	
	of which: SME	5,901	2,400	1,414		5,751	2,462	1,450	
	Secured by mortgages on immovable property	10,327	9,142	4,789		11,447	10,253	5,461	
	of which: SME	2,713	1,766	1,132		2,771	1,928	1,268	
	Exposures in default	671	299	323	354	705	312	332	380
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	43,462	28,408	19,522	354	46,363	31,937	21,979	500	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
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	881	879	176		1,367	1,369	274	
	Corporates	139	103	103		164	122	122	
	of which: SME	0	0	0		0	0	0	
	Retail	119	36	27		141	45	34	
	of which: SME	2	1	1		3	3	2	
	Secured by mortgages on immovable property	222	218	122		118	110	64	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	12	11	13	1	5	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	3	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
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	19	21	10		119	48	19	
	Corporates	251	205	204		243	199	199	
	of which: SME	1	1	0		0	0	0	
	Retail	63	27	20		89	29	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	3	1	1	2	3	1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	4	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	2	0		2	2	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	5	1		1	15	3	
	Corporates	616	537	527		662	578	568	
	of which: SME	217	194	185		212	192	182	
	Retail	140	139	104		175	171	128	
	of which: SME	3	3	1		4	3	2	
	Secured by mortgages on immovable property	3	3	2		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	21	1	18	13	19	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	5	0	0	0	6	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	218	176	74		258	218	107	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	25	25	5		45	45	9	
	Corporates	31	31	31		32	31	31	
	of which: SME	1	1	1		2	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,026	993	592		1,194	1,110	662	
	of which: SME	28	24	16		28	27	17	
	Exposures in default	64	38	50	20	37	22	28	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			40				26	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
UNITED KINGDOM	Central governments or central banks	1	1	0		1	1	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	82	84	38		214	216	84	
	Corporates	79	78	76		60	59	58	
	of which: SME	8	8	6		5	5	4	
	Retail	463	462	267		305	304	176	
	of which: SME	463	462	267		305	304	176	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			1				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
TURKEY	Central governments or central banks	2,608	2,371	1,899		2,903	2,718	2,253	
	Regional governments or local authorities	285	167	83		309	142	71	
	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	563	435		796	531	426	
	Corporates	10,665	3,738	3,601		10,970	4,666	4,505	
	of which: SME	4,238	1,377	1,227		4,123	1,638	1,462	
	Retail	8,269	4,267	3,021		7,887	4,170	2,928	
	of which: SME	4,574	1,209	728		4,446	1,321	792	
	Secured by mortgages on immovable property	4,420	3,340	1,968		4,714	3,724	2,264	
	of which: SME	2,570	1,635	1,067		2,616	1,785	1,199	
	Exposures in default	294	157	163	129	342	190	200	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			310				341	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
POLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1	1	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	2	1	
	Corporates	577	432	418		637	509	493	
	of which: SME	111	109	95		146	144	127	
	Retail	1,681	1,415	959		1,843	1,549	1,049	
	of which: SME	661	571	327		755	633	362	
	Secured by mortgages on immovable property	3,913	3,854	1,804		4,558	4,466	2,114	
	of which: SME	74	73	28		78	77	30	
	Exposures in default	137	38	34	99	155	42	40	113
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				222				253	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	103	112	48		162	152	74	
	Corporates	38	37	37		41	32	32	
	of which: SME	4	4	4		7	1	1	
	Retail	358	166	124		394	193	145	
	of which: SME	4	4	2		3	1	1	
	Secured by mortgages on immovable property	8	8	4		7	7	4	
	of which: SME	6	6	3		6	6	3	
	Exposures in default	4	1	1	3	5	1	2	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	56	54	54		54	53	53	
	of which: SME	0	0	0		0	0	0	
	Retail	1,919	1,423	1,067		2,149	1,592	1,194	
	of which: SME	0	0	0		4	4	3	
	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	5	5	28	41	6	6	35
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				69				86	

(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 does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
ING Groep N.V.

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
Consolidated data	Central banks and central governments	147,057	5	100,763	6,025	0	10	147,831	1	106,320	6,287	0	6
	Institutions	178,216	754	111,051	22,548	268	20	178,346	388	111,757	21,456	291	23
	Corporates	320,781	9,262	226,843	101,688	10,494	3,166	343,008	8,745	246,335	110,416	12,536	3,245
	Corporates - Of Which: Specialised Lending	109,306	3,386	80,768	29,983	3,738	1,136	117,046	2,871	87,348	31,916	3,536	990
	Corporates - Of Which: SME	35,741	1,992	30,473	14,501	2,495	746	37,117	2,173	31,217	14,798	3,114	718
	Retail	325,132	7,404	315,230	66,072	9,064	1,849	325,034	5,379	315,326	64,429	8,993	1,853
	Retail - Secured on real estate property	282,324	5,441	280,122	50,233	6,344	952	283,022	5,375	280,097	49,068	6,343	953
	Retail - Secured on real estate property - Of Which: SME	4,630	179	4,630	1,000	189	22	4,768	196	4,768	897	189	24
	Retail - Secured on real estate property - Of Which: non-SME	277,694	5,262	275,492	49,233	6,155	930	278,254	5,179	275,329	48,171	6,154	929
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	42,808	1,963	35,108	15,839	2,720	898	42,012	1,965	35,229	15,361	2,650	900
	Retail - Other Retail - Of Which: SME	17,800	1,241	15,720	6,373	1,625	525	16,696	1,360	15,573	6,147	1,627	543
	Retail - Other Retail - Of Which: non-SME	25,008	622	19,388	9,466	1,095	373	25,316	605	19,656	9,214	1,022	357
	Equity	5,124	0	5,124	12,575	0	0	6,001	0	6,001	15,284	0	0
Securitisation	7,879	0	7,815	2,101	0	3	8,089	0	8,033	1,979	0	3	
Other non credit-obligation assets													
IRB Total				227,955						234,348			

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
NETHERLANDS	Central banks and central governments	31,886	5	15,208	379	0	5	34,415	0	17,891	323	0	0
	Institutions	10,001	717	7,419	2,291	179	2	9,456	358	6,764	2,382	182	6
	Corporates	70,992	3,949	55,080	28,941	4,589	1,363	70,836	3,606	56,301	28,382	5,774	1,361
	Corporates - Of Which: Specialised Lending	18,232	1,182	17,406	7,466	1,021	480	17,496	1,073	16,901	6,997	1,032	440
	Corporates - Of Which: SME	10,613	863	9,073	6,381	1,544	351	9,745	968	8,470	6,045	1,912	329
	Retail	153,844	4,123	147,853	32,068	5,861	770	152,272	3,914	146,295	30,982	5,588	777
	Retail - Secured on real estate property	134,971	3,393	133,663	24,705	3,971	422	133,568	3,175	132,298	28,820	3,722	403
	Retail - Secured on real estate property - Of Which: SME	505	22	505	448	49	6	487	18	487	256	32	5
	Retail - Secured on real estate property - Of Which: non-SME	134,466	3,371	133,158	24,256	3,922	416	133,061	3,157	131,811	28,564	3,690	398
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18,873	730	14,190	7,363	1,890	348	18,704	739	13,997	7,161	1,866	374
	Retail - Other Retail - Of Which: SME	7,554	454	7,113	4,195	1,167	236	7,519	468	7,084	4,046	1,154	263
	Retail - Other Retail - Of Which: non-SME	11,319	275	7,077	3,168	722	113	11,185	271	6,913	3,115	711	111
	Equity	3,625	0	3,625	8,965	0	0	2,293	0	2,293	5,647	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
GERMANY	Central banks and central governments	37,195	0	26,661	0	0	0	32,003	0	21,410	72	0	0
	Institutions	17,514	0	9,446	924	0	0	19,337	0	10,185	720	0	0
	Corporates	9,807	76	6,174	2,339	76	37	11,008	58	7,384	2,683	75	16
	Corporates - Of Which: Specialised Lending	1,278	22	1,107	316	0	23	1,112	4	939	274	7	1
	Corporates - Of Which: SME	27	9	20	30	27	3	411	8	275	81	23	3
	Retail	74,324	910	72,779	19,697	787	545	76,411	905	74,991	19,864	815	566
	Retail - Secured on real estate property	66,066	746	64,984	15,526	781	380	67,517	731	65,674	15,384	810	386
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	66,063	746	64,980	15,526	781	380	67,514	731	65,671	15,384	810	386
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,258	164	7,796	4,171	5	166	8,894	173	8,417	4,480	5	179
	Retail - Other Retail - Of Which: SME	39	2	20	12	1	0	44	2	25	13	1	0
	Retail - Other Retail - Of Which: non-SME	8,218	162	7,776	4,159	4	166	8,850	171	8,392	4,467	4	179
	Equity	4	0	4	7	0	0	4	0	4	7	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
BELGIUM	Central banks and central governments	21,653	0	13,773	140	0	0	21,607	0	17,583	143	0	0
	Institutions	10,614	0	8,895	1,566	0	1	9,902	0	8,206	1,635	0	1
	Corporates	45,001	1,112	32,746	13,002	900	385	45,606	1,191	33,450	13,642	1,176	370
	Corporates - Of Which: Specialised Lending	3,878	23	3,399	1,477	23	13	3,591	23	3,336	1,496	22	12
	Corporates - Of Which: SME	20,049	861	16,300	5,633	656	285	20,342	924	16,860	5,945	903	277
	Retail	43,425	1,291	41,820	8,478	1,625	264	44,239	1,460	42,922	8,017	1,763	259
	Retail - Secured on real estate property	32,255	887	32,255	4,936	1,072	75	33,289	1,065	33,288	4,981	1,301	87
	Retail - Secured on real estate property - Of Which: SME	3,915	140	3,915	490	121	13	4,072	159	4,072	572	137	16
	Retail - Secured on real estate property - Of Which: non-SME	28,340	747	28,339	4,446	950	62	29,217	906	29,217	4,409	1,165	71
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,170	404	9,565	3,542	553	189	10,950	396	9,634	3,036	462	172
	Retail - Other Retail - Of Which: SME	6,568	274	5,744	1,615	234	124	6,552	264	6,012	1,600	210	112
	Retail - Other Retail - Of Which: non-SME	4,602	130	3,821	1,927	319	65	4,398	131	3,621	1,437	252	61
	Equity	86	0	86	183	0	0	104	0	104	223	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	3,386	0	3,166	0	0	0	2,870	0	2,775	0	0	
	Institutions	16,018	0	11,821	2,371	0	0	16,487	0	12,002	2,245	0	
	Corporates	31,611	277	22,946	9,706	497	59	35,301	290	25,156	11,348	523	
	Corporates - Of Which: Specialised Lending	9,262	104	7,117	2,188	122	24	11,604	92	8,344	2,898	137	
	Corporates - Of Which: SME	443	13	372	160	46	0	269	13	239	85	3	
	Retail	138	2	118	28	3	0	141	2	123	35	3	
	Retail - Secured on real estate property	99	2	98	18	2	0	103	2	103	25	2	
	Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	0	9	0	9	11	0	
	Retail - Secured on real estate property - Of Which: non-SME	90	2	90	17	2	0	95	2	94	15	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	40	0	19	10	1	0	38	0	19	9	0	
	Retail - Other Retail - Of Which: SME	26	0	13	7	0	0	24	0	13	7	0	
	Retail - Other Retail - Of Which: non-SME	14	0	6	3	1	0	14	0	7	2	0	
	Equity	469	0	469	1,130	0	0	253	0	253	647	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
AUSTRALIA	Central banks and central governments	5,292	0	4,434	0	0	0	4,802	0	3,775	0	0	
	Institutions	6,628	0	2,192	289	0	0	6,254	0	1,428	192	0	
	Corporates	2,117	0	2,116	486	0	0	2,363	0	2,338	592	0	
	Corporates - Of Which: Specialised Lending	1,543	0	1,543	329	0	0	1,737	0	1,712	428	0	
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	
	Retail	29,282	184	29,472	2,473	230	7	28,536	148	28,726	2,332	183	
	Retail - Secured on real estate property	29,278	184	29,470	2,472	229	7	28,533	147	28,724	2,331	183	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	29,278	184	29,469	2,472	229	7	28,533	147	28,724	2,331	183	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4	0	2	1	0	0	3	0	2	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	2,119	0	1,297	0	0	0	1,446	0	626	0	0	
	Institutions	26,155	0	20,811	2,350	1	0	29,075	0	24,296	2,414	1	
	Corporates	13,166	297	9,486	3,625	262	92	15,376	286	10,709	3,968	128	
	Corporates - Of Which: Specialised Lending	6,787	171	4,904	1,089	135	16	7,473	145	5,193	1,341	118	
	Corporates - Of Which: SME	175	1	107	35	0	0	66	0	24	2	0	
	Retail	365	30	315	45	5	25	300	4	266	49	13	
	Retail - Secured on real estate property	116	1	116	18	2	0	113	2	113	18	2	
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	113	1	113	18	2	0	111	1	111	17	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	249	29	200	27	3	25	187	3	153	31	11	
	Retail - Other Retail - Of Which: SME	107	0	85	20	0	0	60	0	52	16	0	
	Retail - Other Retail - Of Which: non-SME	143	29	115	7	3	25	127	3	101	15	11	
	Equity	33	0	33	62	0	0	44	0	44	92	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
TURKEY	Central banks and central governments	88	0	88	19	0	0	85	0	85	19	0	
	Institutions	2,525	0	1,567	856	0	0	2,859	0	1,738	946	0	
	Corporates	1,411	0	1,346	482	0	1	1,879	0	1,782	671	0	
	Corporates - Of Which: Specialised Lending	424	0	378	121	0	0	373	0	254	108	0	
	Corporates - Of Which: SME	50	0	50	12	0	0	103	0	103	28	0	
	Retail	19	1	19	3	1	0	24	1	23	8	1	
	Retail - Secured on real estate property	5	1	5	1	1	0	7	1	7	2	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5	1	5	1	1	0	7	1	7	2	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	14	0	14	2	0	0	17	0	17	6	0	
	Retail - Other Retail - Of Which: SME	13	0	13	1	0	0	16	0	16	5	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Equity	2	0	2	4	0	0	2	0	2	4	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
POLAND	Central banks and central governments	8,381	0	6,581	1,216	0	0	8,859	0	6,971	1,321	0	0	0	0
	Institutions	2,826	0	2,011	679	0	0	2,453	0	1,796	584	0	0	0	0
	Corporates	11,753	384	9,316	4,462	239	218	13,066	422	10,622	6,284	821	191	0	0
	Corporates - Of Which: Specialised Lending	1,452	76	1,419	521	49	14	1,939	67	1,917	1,170	271	2	2	2
	Corporates - Of Which: SME	2,803	107	2,351	1,121	78	65	3,152	109	2,666	1,445	112	60	0	0
	Retail	18	0	17	4	0	0	21	0	20	6	0	0	0	0
	Retail - Secured on real estate property	14	0	14	3	0	0	14	0	14	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	9	0	9	2	0	0	9	0	9	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	0	7	0	6	3	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	5	0	5	2	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0	0	0
	Equity	3	0	3	8	0	0	3	0	3	8	0	0	0	0
	Securitisation														
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
FRANCE	Central banks and central governments	5,844	0	5,157	0	0	0	5,843	0	5,183	0	0	0	0	0
	Institutions	8,827	0	6,269	845	0	0	8,837	0	6,264	824	0	0	0	0
	Corporates	12,209	76	8,830	3,946	210	17	14,204	69	10,293	4,567	135	22	22	22
	Corporates - Of Which: Specialised Lending	3,395	40	3,266	1,142	119	3	4,122	34	3,961	1,312	44	3	3	3
	Corporates - Of Which: SME	291	3	236	84	1	102	2	102	83	24	1	2	2	2
	Retail	592	38	516	241	56	4	491	53	454	228	100	6	6	6
	Retail - Secured on real estate property	355	33	355	153	47	2	354	40	353	158	57	2	2	2
	Retail - Secured on real estate property - Of Which: SME	54	8	54	29	13	0	52	10	52	30	15	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	302	25	301	123	34	1	302	30	302	127	41	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	237	6	161	88	9	2	137	13	101	71	44	4	4	4
	Retail - Other Retail - Of Which: SME	175	3	114	64	3	1	76	10	55	53	40	3	3	3
	Retail - Other Retail - Of Which: non-SME	62	2	47	24	7	1	61	3	46	17	4	1	1	1
	Equity	28	0	28	54	0	0	39	0	39	74	0	0	0	0
	Securitisation														
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SPAIN	Central banks and central governments	2,160	0	2,031	740	0	0	2,430	0	2,371	807	0	0	0	0
	Institutions	2,507	20	2,288	1,137	76	1	6,106	17	5,882	837	68	0	0	0
	Corporates	6,558	1,351	5,470	4,257	1,798	508	6,839	942	5,490	4,013	1,206	401	401	401
	Corporates - Of Which: Specialised Lending	3,428	1,201	3,236	2,851	1,723	449	3,151	798	2,911	2,400	1,098	347	347	347
	Corporates - Of Which: SME	224	3	151	63	3	0	152	3	118	90	3	0	0	0
	Retail	9,733	84	9,719	1,056	169	21	10,023	97	10,012	969	194	20	20	20
	Retail - Secured on real estate property	9,692	82	9,691	1,039	159	20	9,989	95	9,988	952	185	19	19	19
	Retail - Secured on real estate property - Of Which: SME	24	4	24	11	1	2	21	4	21	7	0	2	2	2
	Retail - Secured on real estate property - Of Which: non-SME	9,668	78	9,668	1,028	159	18	9,968	91	9,967	945	184	17	17	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40	2	28	17	10	1	34	2	24	17	10	1	1	1
	Retail - Other Retail - Of Which: SME	24	2	18	14	9	1	21	2	16	14	9	1	1	1
	Retail - Other Retail - Of Which: non-SME	16	0	10	4	1	0	13	0	8	3	0	0	0	0
	Equity	7	0	7	15	0	0	9	0	9	22	0	0	0	0
	Securitisation														
Other non credit-obligation assets															
IRB Total															

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: FVO (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		Total	Total				Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		51	0	51	51	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		217	0	217	214	0	3	0	0	0	0	0	0	0	1	0	0
[2Y - 3Y]		471	0	471	460	0	11	0	0	0	0	0	0	0	1	0	0
[3Y - 5Y]		1,084	0	1,084	1,065	0	7	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,079	0	2,062	1,879	0	183	0	0	0	0	0	0	0	29	-1	0
[10Y - more]		0	0	-117	0	0	-117	0	0	0	0	0	0	0	0	0	0
Total		3,910	0	3,747	3,658	0	89	0	0	0	0	0	0	0	31	-1	0
[0 - 3M]		687	68	676	464	0	145	28	0	415	0	0	5	0	7	0	0
[3M - 1Y]		3,285	2,233	3,285	401	0	652	66	0	0	0	10	0	0	12	0	0
[1Y - 2Y]		1,623	148	1,623	1,396	0	29	44	1	54	-4	13	0	0	20	0	0
[2Y - 3Y]		1,645	49	1,645	1,565	0	31	234	3	35	0	9	0	0	13	0	0
[3Y - 5Y]		2,257	123	2,202	2,004	0	75	229	73	20	-1	5	0	0	5	0	0
[5Y - 10Y]		3,089	817	3,033	2,222	0	-6	2,460	207	1,419	-67	2	0	0	4	0	0
[10Y - more]		2,518	2,369	2,406	205	0	-68	2,388	410	151	-2	0	0	0	0	0	0
Total		15,103	5,707	14,871	8,255	0	909	5,448	642	2,146	-75	44	1	61	-1	0	0
[0 - 3M]		32	0	32	18	0	13	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		25	0	25	0	0	0	0	0	0	0	0	0	0	39	0	0
[1Y - 2Y]		31	0	31	31	0	0	0	0	0	0	8	0	0	0	0	0
[2Y - 3Y]		6	0	6	6	0	-1	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		93	0	92	79	0	12	0	0	0	0	13	0	39	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		26	0	26	26	0	1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		13	0	13	0	0	13	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	-1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,301	0	1,245	1,290	0	-45	0	0	0	0	0	0	0	0	0	0
[10Y - more]		807	0	800	794	0	7	0	0	0	0	0	0	0	0	0	0
Total		2,149	0	2,086	2,109	0	-23	0	0	0	0	0	0	1	0	0	0
[0 - 3M]		86	0	86	0	0	86	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1,042	0	1,039	0	0	1,039	0	0	0	0	0	0	0	21	0	0
[1Y - 2Y]		252	3	242	191	0	47	0	0	0	0	4	0	0	5	0	0
[2Y - 3Y]		546	0	505	446	0	58	0	0	0	0	0	0	0	229	-6	0
[3Y - 5Y]		1,567	0	1,298	1,366	0	-68	0	0	0	0	342	1	0	138	-2	0
[5Y - 10Y]		2,283	0	2,032	2,160	0	-128	0	0	0	0	70	3	0	41	-2	0
[10Y - more]		2,339	0	1,298	1,220	0	-78	0	0	0	0	0	0	0	114	-167	0
Total		8,114	3	6,500	5,383	0	1,114	0	0	0	0	493	4	548	-177	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
		4,177	3,139	4,155	841	0	175	0	0	0	0	0	0	0	5	-8
[0 - 3M]		1,826	0	1,794	905	0	1,289	110	2	2,725	-7	0	0	0	0	0
[3M - 1Y]		1,956	120	1,856	1,194	0	542	1,685	4	300	-19	0	0	0	1	0
[1Y - 2Y]		1,078	0	1,053	693	0	360	70	2	0	0	229	232	529	-564	0
[2Y - 3Y]		3,725	785	3,294	2,528	0	81	2,210	11	550	-85	5	0	5	0	0
[3Y - 5Y]		13,199	1,160	12,749	11,754	0	-165	677	99	4,152	-424	37	48	141	-183	0
[5Y - 10Y]		1,515	0	604	98	0	506	785	-149	-160	7	12	428	-666	0	0
[10Y - more]		27,487	5,204	25,605	17,613	0	2,788	5,637	266	8,045	-696	278	291	1,106	-1,421	0
Total																
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0	0	0	47	1	57	-1	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		52	0	52	51	0	2	2	0	0	0	0	0	0	0	0
[3M - 1Y]		119	0	119	118	0	1	0	0	4	-45	0	69	0	0	0
[1Y - 2Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		99	0	99	0	0	99	487	64	8	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	-4	0	-4	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		18	0	9	0	0	9	0	0	1,044	-126	0	0	0	0	0
[10Y - more]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0
Total		292	0	278	169	0	109	489	64	1,384	-147	58	0	82	-1	0
		22	0	22	0	0	22	0	0	0	0	0	0	0	0	0
[0 - 3M]		5	0	5	0	0	5	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		3	0	1	0	0	1	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		35	0	33	0	0	33	0	0	0	0	0	0	1	0	0
		1,078	111	1,078	688	0	379	0	0	0	0	0	0	-4	0	0
[0 - 3M]		763	3	741	452	0	287	0	0	0	0	0	0	0	0	0
[3M - 1Y]		337	3	308	271	0	34	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		520	6	493	467	0	20	0	0	0	0	21	23	0	0	0
[2Y - 3Y]		1,361	5	1,199	1,166	0	29	1,000	34	0	0	41	0	41	0	0
[3Y - 5Y]		446	23	222	223	0	-24	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		90	0	307	176	0	17	0	0	0	0	0	0	0	0	0
[10Y - more]		4,958	140	4,346	3,443	0	763	1,000	34	0	0	62	23	62	-22	0
Total																
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		7	0	7	0	0	7	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		10	0	8	0	0	8	0	0	0	0	4	0	8	0	0
		37	0	37	0	0	37	0	0	0	0	0	0	0	0	0
[0 - 3M]		167	12	134	0	0	122	0	0	0	0	0	0	0	0	0
[3M - 1Y]		33	1	31	0	0	31	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		121	1	106	0	0	105	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		120	3	99	48	0	48	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		231	0	116	198	0	116	198	0	0	0	0	0	0	0	0
[5Y - 10Y]		11	1	10	0	0	9	0	0	0	0					

2015 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	United Kingdom	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	1	0	
[2Y - 3Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	1	0	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
[0 - 3M]	Australia	578	284	578	294	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1,373	203	1,373	1,170	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		667	0	664	667	0	-3	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		222	0	222	222	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		721	0	721	721	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,073	0	1,073	1,073	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4,634	487	4,631	4,147	0	-3	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		83	0	83	69	0	14	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		83	0	84	69	0	16	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		6	0	6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6	0	6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	69	0	69	69	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	478	5	92	-1	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		69	0	69	69	0	0	0	0	0	0	0	0	478	5	99	-11		
[0 - 3M]	U.S.	618	0	618	618	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		206	0	175	205	0	-31	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		436	0	344	412	0	-68	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		824	0	819	820	0	-1	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		817	0	736	817	0	-81	0	0	0	0	0	0	0	70	0	70	0	
[5Y - 10Y]		5	0	-34	1	0	-37	0	0	0	0	0	0	0	103	45	86	-6	
[10Y - more]	131	0	129	0	0	-2	0	0	0	0	0	0	0	3	4	69	-91		
Total		3,038	0	2,788	2,875	0	-219	0	0	0	0	0	0	159	106	183	-97		

2015 EU-wide Transparency Exercise

Sovereign Exposure

ING Groep N.V.

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)
[0 - 3M]	China	120	0	120	0	0	120	0	0	0	0	0	8	0	8	0	
[3M - 1Y]		54	0	54	0	0	54	0	0	0	0	0	25	0	25	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	58	1	59	-1	
[2Y - 3Y]		80	0	80	0	0	80	0	0	0	0	0	70	1	71	-1	
[3Y - 5Y]		7	0	7	0	0	7	0	0	0	0	0	705	10	715	-8	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		261	0	261	0	0	261	0	0	0	0	0	930	13	1,015	-10	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	642	0	642	0	1	641	1,002	25	1,497	-21	12	0	41	0		
[3M - 1Y]		698	0	698	0	0	698	337	12	25	0	25	0	53	0		
[1Y - 2Y]		55	0	55	0	0	55	0	0	0	0	182	2	95	-2		
[2Y - 3Y]		47	0	47	0	0	47	0	0	0	0	226	5	161	-3		
[3Y - 5Y]		44	0	44	0	0	44	0	0	0	0	943	23	805	-216		
[5Y - 10Y]		18	0	18	0	0	18	0	0	0	0	235	3	235	-5		
[10Y - more]	11	0	11	0	0	11	0	0	0	0	0	0	15	-18			
Total		1,515	0	1,515	0	1	1,514	1,339	46	1,509	-22	1,623	32	1,405	-244		
[0 - 3M]	Other Central and eastern Europe countries non EEA	93	0	93	0	92	1	0	0	0	0	169	27	170	-41		
[3M - 1Y]		65	65	0	0	0	0	0	0	0	0	95	27	102	-42		
[1Y - 2Y]		84	22	84	0	1	0	0	0	0	0	36	1	87	-3		
[2Y - 3Y]		350	0	350	369	0	0	0	0	0	0	84	3	37	0		
[3Y - 5Y]		248	193	247	53	0	1	0	0	0	0	147	5	103	-3		
[5Y - 10Y]		504	38	501	464	0	-1	0	0	0	0	41	2	0	0		
[10Y - more]	2	0	2	0	0	0	0	0	0	0	2	0	0	0			
Total		1,346	318	1,342	927	92	5	0	0	0	592	63	498	-89			
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	8	0	8	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	17	0	8	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	16	0	25	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	97	1	90	-1		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	4	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	6	0	6	0	6	0	0	0	0	0	0	0	0	0			
Total		6	0	6	0	6	0	0	0	0	0	143	2	131	-2		
[0 - 3M]	Latin America and the Caribbean	44	0	44	-42	2	4	7	0	0	0	135	0	135	0		
[3M - 1Y]		93	0	92	36	55	0	0	0	0	0	461	1	464	-1		
[1Y - 2Y]		51	0	51	29	22	0	0	0	0	0	1,606	12	1,543	-10		
[2Y - 3Y]		81	3	81	0	76	2	0	0	0	0	582	5	648	-6		
[3Y - 5Y]		36	15	35	0	20	0	0	0	0	0	347	5	341	-5		
[5Y - 10Y]		63	62	60	0	-2	0	0	0	0	0	37	2	64	-2		
[10Y - more]	1	0	1	0	0	0	0	0	0	0	0	0	0	0			
Total		370	80	364	0	204	80	7	0	0	3,204	27	3,195	-25			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	8	0	8	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	1	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		93	93	93	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		94	94	94	0	0	0	0	0	0	0	8	0	8	0		
[0 - 3M]	Others	157	1	157	0	29	0	0	0	0	0	62	0	52	0		
[3M - 1Y]		95	0	95	17	38	40	0	0	0	0	327	4	347	-3		
[1Y - 2Y]		132	19	132	28	1	30	0	0	0	0	653	19	504	-15		
[2Y - 3Y]		156	70	156	13	27	45	0	0	0	0	467	32	265	-10		
[3Y - 5Y]		199	122	193	0	0	2	0	0	0	0	1,020	109	541	-48		
[5Y - 10Y]		1,202	90	1,185	0	0	15	0	0	0	0	99	6	54	-1		
[10Y - more]	8	0	-19	0	0	-19	0	0	0	0	0	0	0	0			
Total		1,948	301	1,897	59	66	142	0	0	0	0	2,629	171	1,763	-77		

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash-short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Austria	50	0	50	50	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		672	0	650	643	0	8	0	0	0	0	0	0	1	0	0
[2Y - 3Y]		227	0	227	224	0	3	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		812	0	811	811	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1.897	0	1.895	1.828	0	67	0	0	0	0	0	0	0	0	0
[10Y - more]	213	0	202	201	0	1	0	0	0	0	0	0	0	0	0	
Total	3.971	0	3.836	3.757	0	79	0	0	0	0	0	0	0	24	-1	
[0 - 3M]	Belgium	885	267	885	393	0	225	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4.301	3.121	4.301	336	0	843	100	1	33	-7	20	0	9	0	0
[1Y - 2Y]		2.237	30	2.178	2.028	0	121	118	1	24	-1	13	0	24	0	0
[2Y - 3Y]		1.792	45	1.183	1.151	0	-12	245	8	181	-1	4	0	4	0	0
[3Y - 5Y]		1.044	140	858	770	0	-51	211	10	25	0	4	0	4	0	0
[5Y - 10Y]		3.201	716	2.706	2.099	0	-88	1.127	111	918	-43	130	160	2	0	0
[10Y - more]	2.785	2.483	2.655	198	0	-26	2.384	217	298	-3	0	0	0	0	0	
Total	16.246	6.800	14.766	6.955	0	1.011	4.186	429	1.397	-55	170	161	41	-1		
[0 - 3M]	Bulgaria	13	0	13	13	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		52	0	52	52	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	67	0	67	67	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	80	0	80	11	0	69	0	0	0	0	0	0	0	0	0
[3M - 1Y]		136	0	136	136	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		461	0	461	456	0	5	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		44	0	44	43	0	1	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		49	0	49	46	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	6	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	-3	0	0	0	0	0	0	0	0	0	
Total	780	0	780	693	0	87	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	26	0	26	25	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1.326	0	1.324	1.261	0	63	0	0	0	0	0	0	0	0	0
[10Y - more]	71	0	75	70	0	-45	0	0	0	0	0	0	0	0	0	
Total	2.128	0	2.080	2.056	0	23	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	481	0	481	0	0	481	0	0	0	0	22	0	22	0	0
[3M - 1Y]		770	0	770	0	0	770	0	0	0	0	4	0	5	0	0
[1Y - 2Y]		1.132	3	1.129	628	0	499	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		251	0	153	251	0	-97	0	0	0	0	567	1	262	0	0
[3Y - 5Y]		1.626	0	1.587	1.584	0	3	0	0	0	0	13	0	3	0	0
[5Y - 10Y]		1.678	0	1.616	1.621	0	-6	0	0	0	0	63	0	45	0	0
[10Y - more]	1.531	0	717	1.162	0	-445	0	0	0	0	268	391	0	0	0	
Total	7.468	3	6.454	5.247	0	1.204	0	0	0	0	937	394	336	-9		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
				of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		169	2	169	0	0	167	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		12	5	12	12	0	167	0	0	0	0	0	0	0	0	0
Total		184	5	184	12	0	167	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		280	121	280	160	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1,154	34	1,154	1,120	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		180	0	180	180	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		357	0	357	357	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		220	0	220	220	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		867	0	867	867	0	0	0	0	0	0	0	0	0	0	0
Total		3,059	155	3,059	2,904	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		16	0	14	14	0	14	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		267	0	267	261	0	6	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		283	0	281	261	0	20	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	9	0	9	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	9	0	9	0	0
[0 - 3M]		73	0	73	73	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	105	0	100	-1	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	6	6	233	-2	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	72	1	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		73	0	73	73	0	0	0	0	0	0	430	9	332	-3	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		928	0	807	898	0	-91	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		446	0	356	446	0	-90	0	0	0	70	0	0	74	-5	0
[3Y - 5Y]		1,116	0	1,033	1,115	0	-82	0	0	0	0	0	0	40	0	0
[5Y - 10Y]		65	0	-29	1	0	-30	0	0	0	0	0	0	5	-6	0
[10Y - more]		2	0	2	0	0	2	0	0	0	0	25	32	0	0	0
Total		2,557	0	2,161	2,461	0	-300	0	0	0	0	104	42	119	-11	0

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

ING Groep N.V.

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	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	Of which: defaulted	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			
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	109,223	0	17	17	1	14	0	100,835	0	88	88	1	21	0	
Central banks	1,288	0	0	0	0	0	0	1,509	0	0	0	0	0	0	
General governments	70,506	0	0	0	0	0	0	64,201	0	0	0	0	0	0	
Credit institutions	22,166	0	0	0	0	0	0	20,534	0	0	0	0	0	0	
Other financial corporations	12,358	0	17	17	1	14	0	12,012	0	8	8	1	7	0	
Non-financial corporations	2,904	0	0	0	0	0	0	2,579	0	80	80	0	15	0	
Loans and advances (including at amortised cost and fair value)	541,178	1,898	16,386	16,386	780	5,215	8,889	592,939	1,582	15,778	15,778	789	5,173	8,906	
Central banks	3,105	0	0	0	0	0	0	23,279	0	0	0	0	0	0	
General governments	14,195	8	27	27	1	1	0	18,000	2	20	20	1	1	0	
Credit institutions	29,271	0	522	522	2	4	6	35,033	7	8	8	1	4	2	
Other financial corporations	19,591	274	29	29	2	2	6	25,670	298	32	32	1	4	8	
Non-financial corporations	176,021	665	9,349	9,349	330	3,902	4,285	192,766	534	9,680	9,680	368	3,856	4,599	
Households	298,994	951	6,460	6,460	445	1,306	4,593	298,192	741	6,038	6,038	416	1,308	4,297	
DEBT INSTRUMENTS other than HFT	650,401	1,898	16,403	16,403	780	5,228	8,889	693,774	1,582	15,866	15,866	791	5,194	8,906	
OFF-BALANCE SHEET EXPOSURES	187,628		775	775	0	0	150	192,721		662	662	0	0	138	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

ING Groep N.V.

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	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			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	34	0	8	8	0	26	1	1	1	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	34	0	8	8	0	26	1	1	1	0
Loans and advances (including at amortised cost and fair value)	9,639	5,746	1,595	1,436	6,507	10,632	6,714	1,649	1,617	7,398
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	8	0	0	0	6
Credit institutions	4	4	2	2	0	0	0	0	0	0
Other financial corporations	28	27	3	3	5	27	26	1	1	7
Non-financial corporations	5,398	3,106	1,278	1,134	2,902	6,067	3,881	1,307	1,287	3,528
Households	4,207	2,610	312	297	3,600	4,529	2,807	341	329	3,858
DEBT INSTRUMENTS other than HFT	9,673	5,746	1,603	1,444	6,507	10,658	6,715	1,650	1,618	7,398
Loan commitments given	158	64	0	0	18	130	57	0	0	19

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□



2015 EU-wide Transparency Exercise

Leverage ratio

ING Groep N.V.

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	40,543	44,473	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	1,091,691	1,113,212	LRCom {21}	
C	Leverage ratio	3.71%	3.99%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

ING Groep N.V.

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>316,155</i>	<i>275,328</i>	<i>316,284</i>	<i>276,082</i>
of which: Other financial corporations	<i>770</i>	<i>550</i>	<i>688</i>	<i>442</i>
of which: Non-financial corporations	<i>38,897</i>	<i>38,414</i>	<i>39,574</i>	<i>39,346</i>
of which: Households	<i>276,488</i>	<i>235,702</i>	<i>276,023</i>	<i>236,261</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.