

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



Capital ING Groep N.V.

			As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	(min Euk, %) OWN FUNDS	54,325	57,479	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	41,554	41,986	C 01.00 (r020,c010)	Article 50 of CRR
	A         OWN FUNDS         54,325         57,479         C110 (010,010)         Ancies 4(111) and 72 of C8.           A1         COMMO EQUITY TER 1 CAPITAL (net of deductions and after applying         41,554         41,966         C11.00 (010,010)         Ancies 30 of C8.           A1.1         Copital instruments eligible as CET1 Capital (including share premium and net own capital instruments)         16,664         16,575         C11.00 (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 30(1) points (0) and (0), 27 to 23, 36(1) print (010,010)         Ancies 40(10), 26(1) points (0) and 50(1) points (0) Ancies 40(10), 26(1) points (0) and 50(1) point (0) Ancies 40(10), 26(1) point (0) and 36(1) point (0) Ancies 40(100, 26(1) point (0) and 36(1) point					Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		23,573	23,475	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	5,710	6,084	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A12         Retained earnings           A12         Retained earnings           A13         Accumulated other comprehensive income           A14         Other Reserves           A15         Funds for general banking risk           A16         Minority interest given recognition in CET1 capital           A17         Adjustments to CET1 due to prudential filters           A18         (-) Intangbie assets (including Goodwill)           A19         (-) OTAs that rety on future profitability and do not a sassociated OTIs           A110         (-) DEfined banking in CET1 capital           A1.10         (-) Defined banking in CET1 capital           A1.11         (-) Defined banking in CET1 capital           A1.12         (-) Reciprocal cross holdings in CET1 capital           A1.13         (-) Excess deduction from AT1 items over AT1 Capital           A1.14         Of which: from securitisation positions (-)           A1.15         (-) Deductions related to assets which can alternative           A1.16         (-) Deductibe DTAs that rey on future profitability at           A1.15         (-) Holdings of CET1 capital instruments of financial is           A1.16         (-) Deductibe DTAs that rey on future profitability at           A1.17         (-) Holdings of CET1 capital instruments of financial is <t< td=""><td></td><td>0</td><td>0</td><td>C 01.00 (r200,c010)</td><td>Articles 4(117) and 26(1) point (e) of CRR</td></t<>		0	0	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	305	314	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-720	-1,309	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,594	-1,627	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-282	-253	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	-1,135	-1,155	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-643	-577	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) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	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	-1,396	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 exceding 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	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	772	0 0 C 01.00 (r529,4310) -		
	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 (+/-)	772	59	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)	4,858	6,285	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,061	2,014	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	-675	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	3,471	4,270	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)	46,412	48,271	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,913	9,208	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	6,330	7,249	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	1,582	1,959	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	321,135	319,115	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.94%	13.16%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.45%	15.13%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.92%	18.01%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,782	41,928	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.70%	13.14%	[D.1]/[B-B.1]	-
	ation based	on the formulae stated in column "COREP CODE"				

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## **Risk exposure amounts**

ING Groep N.V.

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

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



# 2016 EU-wide Transparency Exercise P&L ING Groep N.V.

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

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

## 2016 EU-wide Transparency Exercise Market Risk

ING Groep N.V.

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	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015									As of 30	/06/2016								
	TOTAL RISK TOTAL RISK EXPOSURE EXPOSURE			TOTAL RISK TOTAL RISK	TOTAL RISK TOTAL RISK	VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	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		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)		LAST MEASURE	FLOOP	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT			
Traded Debt Instruments	0	0	102	29	154	46							73	24	135	51									
Of which: General risk	0	0	60	16	102	31							47	15	93	36									
Of which: Specific risk	0	0	42	13	52	16							26	9	41	15									
Equities	0	0	30	11	58	24							18	8	56	17									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	30	11	58	24							18	8	56	17									
Foreign exchange risk	1,328	1,347	8	2	17	5							9	6	14	8									
Commodities risk	0	0	4	1	6	2							7	3	14	4									
Total	1,328	1,347	144	43	235	78	286	267	0	0	0	8,307	107	40	219	80	230	192	0	0	0	6,947			



Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	0/06/2016	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	3,852	2,905	2,340		3,856	2,827	2,254	
	Regional governments or local authorities	227	121	60 0		248	106	51	
	Public sector entities Multilateral Development Banks	0	0	-		0	0	-	
	International Organisations	0	0	0		0	0	0	
			0				U U	646	
	Institutions Corporates	5,565 13,489	4,419 6,480	1,318 6.310		2,425 15.747	2,512 7,439	7.228	
	of which: SME	3,752	1.640	1,444		3,889	1.824	1.641	
	Retail	14.633	9,562	6.811		14.671	9,626	6.856	
	of which: SME	5,254	2,276	1.346		4,879	2.081	1,197	
Consolidated data	Secured by mortgages on immovable property	11.680	10.552	5.497		12.808	11.504	5.867	
consoliuateu uata	of which: SME	2,707	1.883	1.221		2,869	1.972	1.274	
	Exposures in default	815	407	419	391	886	441	515	435
	Items associated with particularly high risk	015	0	0	551	0	0	0	133
	Covered honds	ő	0	ő		ő	ő	ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ő	0	
	Collective investments undertakings (CIU)	ő	0	ő		ő	ő	ő	
	Fauity	0	0	0		0	0	0	
	Securitisation	0	ő	ő		ő	ŏ	ő	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	50,262	34,447	22.752	512	50,641	34,455	23,417	562

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

<sup>10</sup> Original exposure, unlike Exposse values, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
<sup>10</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	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 Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	-	0	0		-	0	-	
	International Organisations	0 21	23	11		0	21	0	
	Corporates	21	206	206		403	21	266	
	of which: SME	240	208	200		405	200	200	
	Retail	120	44	33		1	1	0	
	of which: SME	120	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	1	
OLIVIANI	of which: SME	0	õ	ů.		0	õ	0	
	Exposures in default	2	1	1	2	1	0	0	1
	Items associated with particularly high risk	0	ō	ō	_	ō	ō	ō	_
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		ō	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				2				1

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

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 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 <sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - Standardised Approach

ING Groep N.V.

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

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
-	(min EUR, %)								
	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	223	226	105		105	106	52	
	Corporates	53	50	50		42	37	37	
	of which: SME	1	1	1		0	0	0	
	Retail	109	109	63		0	0	0	
	of which: SME	109	109	63		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
1	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Securitisation								
	Other exposures	0	0	0		0	0	0	
0	Standardised Total <sup>2</sup>				0				0

Ordinal exposure, unilite Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 <sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		As of 31/12/2015 As of 30/06/2016							
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	34	7		10	10	2	
	Corporates	7	7	7		6	6	6	
	of which: SME	2	2	2		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
AUSTRALIA	Secured by mortgages on immovable property	1,222	1,140	685		1,428	1,296	785	
	of which: SME	23	22	14		0	0	0	
	Exposures in default	18	7	9	11	17	4	4	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> sure value, is reported before taking into account any effect due to credit conversion factors or credit ri				11				13

Standardised Approach As of 31/12/2015 As of 30/06/2016 Value adjustments provisions Value stments Original Exposure<sup>1</sup> Exposure Value<sup>1</sup> Risk exposu amount Original Exposure<sup>1</sup> Exposure Value<sup>1</sup> Risk exposi amount 3,652 224 0 0 821 11,269 3,364 7,149 4,038 4,710 2,546 367 0 2,749 101 0 25 5,369 1,407 3,508 1,053 3,985 1,853 240 0 0 0 0 0 0 2,824 118 0 0 553 4,727 1,284 3,820 1,260 3,762 1,736 213 0 0 2,340 59 0 344 4,584 1,116 2,681 761 2,241 1,147 227 0 0 0 0 0 0 0 0 2,254 50 0 23 5,246 1,254 2,451 609 2,177 1,219 255 0 0 0 0 0 0 0 3,656 241 0 0 107 12,548 3,439 6,653 3,644 5,034 2,736 453 0 0 0 ties TURKEY 140 205 cularly high risk porates with a ST o takings (CIU) 185 250 

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit <sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

ING Groep N.V.	

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

<sup>(1)</sup> Original exosure, unlike Exosure base to be deve taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

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

Standardised 10/a1
 Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	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 Multilateral Development Banks	0	0	0		0	0	0	
		0	0	-		U	-	0	
	International Organisations Institutions	0	0	0		U	0	0	
	Corporates	50	45	45		0	0	1	
	of which: SME	50	45	43		1	0	0	
	Retail	2,369	1.784	1.338		2.424	1.903	1.427	
	of which: SME	2,503	1,704	2		2,424	1,505	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
JIAIN	of which: SME	0	0	ů 0		0	ő	ő	
	Exposures in default	45	6	6	39	53	7	7	46
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	ő	ő	ő		0	ő	ő	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	0	ō	
	Collective investments undertakings (CIU)	ō	0	ō		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				56				60

Standardised Total <sup>10</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). <sup>10</sup> Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - IRB Approach ING Groep N.V.

							IRB Ap	proach					
				As of 31	12/2015					As of 30	/06/2016		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central governments	183.789	18	114.884	5.957	68	8	244.866	0	123.608	6.780	0	11
	Institutions	166,739	370	102,696	18,681	206	21	148,047	362	89,346	13,359	195	9
	Corporates	365,139	8,127	260,428	116,970	10,557	3,340	416,458	8,339	292,278	134,034	11,039	3,457
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	124,691	2,515	92,758	33,099	2,770	997	137,540	2,414	106,189	37,424	2,565	1,022
	Corporates - Or Which: SME Retail	36.779 326.135	1.792	30.931	13.670 59.726	2.135	522 1.669	34.815	1.772	28.816	16.586 58.864	2.416 6.620	538 1.483
	Retail Retail - Secured on real estate property		6.399 5.489	315.974 290.770		8.009		325.220	5.234	315.422		6.620 5.291	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	294.519 12.473	5.489	290.770 12.233	47.140 4.364	6.470 1.211	1.005 246	295.118 11.156	4.444	291.347 10.950	46.904 3.933	5.291	856 176
Consolidated data	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-	282,046	4,458	278,538	42,776	5,259	759	283,963	3,793	280.397	42,972	4.548	680
Consolidated data	Retail - Secured on real estate property - Or which: hori- Retail - Qualifying Revolving	202,040	4,450	276,556	42,778	5,259	759	263,963	3,795	200,397	42,972	4,546	000
	Retail - Other Retail	31.617	910	25.204	12.586	1.539	664	30.102	790	24.075	11.959	1.328	627
	Retail - Other Retail - Of Which: SME	8.407	419	7.417	3.616	852	275	6.424	331	5.806	2.882	582	251
	Retail - Other Retail - Of Which: non-SME	23.209	492	17.787	8,969	687	389	23.678	459	18.268	9.077	747	376
	Equity	6.062	452	6.062	15.339	0	209	4,986	0	4,986	12,720	0	5/0
	Securitisation	8.367		8,130	1.904		3	8.530	-	8,189	1.859		3
	Other non credit-obligation assets				21.396						13.712		
	IRB Total				239,973						241.327		

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value"		Of which: defaulted	provisions		Of which: defaulted	value"		Of which: defaulted	and provisions
	Central banks and central governments	41.943	0	25.205	224	0	0	55.606	0	28.449	253	0	0
	Institutions	8.031	358	4.938	1.170	185	3	8.867	358	5.472	1.254	191	2
	Corporates	71.397	3.262	55.041	27.663	4.952	1.373	76.473	2.938	59.611	31.476	5.152	1.343
	Corporates - Of Which: Specialised Lending	18,009	1,018	17,441	7,555	936	468	20,186	923	19,674	7,868	1,146	480
	Corporates - Of Which: SME	8,962	637	7,651	4,742	1,133	198	9,530	410	8,208	6,160	1,044	121
	Retail	148,486	3,125	142,562	26,210	4,328	639	145,193	2,429	139,436	23,553	3,115	575
	Retail - Secured on real estate property	136.111	2.743	134.751	21.480	3.333	385	133.654	2.122	132.352	19.732	2.494	340
	Retail - Secured on real estate property - Of Which: SME	3.954	185	3.834	2.339	464	65	3.515	147	3.419	1.926	249	83
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	132,157	2,558	130,917	19,141	2,869	320	130,139	1,975	128,933	17,806	2,245	257
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,375	382	7,812	4,730	995	254	11,539	307	7,084	3,821	621	235
	Retail - Other Retail - Of Which: SME	3,610	235	3,254	2,127	551	173	2,837	194	2,593	1,522	286	175
	Retail - Other Retail - Of Which: non-SME	8,765	147	4,558	2,602	444	81	8,701	112	4,492	2,299	334	60
	Equity	1.992	0	1.992	4.867	0	0	403	0	403	887	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total rted before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	44,156	0	24,364	64	0	0	72,548	0	23,483	0	0	0
	Institutions	5.970	0	3.654	568	0	0	5.176	0	3.200	570	0	0
	Corporates	12.092	103	7.980	2.915	60	41	13.182	80	8.761	3.206	25	37
	Corporates - Of Which: Specialised Lending	1.313	49	1.104	300	33	10	1.723	35	1.418	336	9	13
	Corporates - Of Which: SME	22	8	14	22	19	3	65	7	41	39	8	3
	Retail	79,800	777	77,063	19,739	627	529	81,824	754	79,035	20,557	768	530
	Retail - Secured on real estate property	70,244	534	67,932	14,885	575	280	71,695	501	69,290	15,185	534	267
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	4	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	70,238	534	67,926	14,883	575	280	71,692	501	69,286	15,184	534	267
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	9.556	243	9.131	4.854	52	250	10.129	253	9.745	5.372	234	264
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9,508	241	9.111	4.836	8 44	249	10.126	253	9,743	5.371	234	264
	Retail - Other Retail - Of Which: non-SME Equity	9,508	241	9,111	4,836	44	249	10,126	253	9,743	5,3/1	234	264
	Securitisation	3	0	3	6	0	0	3	0		ь	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central governments	34,417	0	14,140	146	0	0	37,293	0	17,133	157	0	0
	Institutions	10,348	1	8,585	1,663	0	1	9,796	1	8,306	1,629	0	1
	Corporates	50.651	1.099	38.291	14.824	948	355	50.165	1.238	37.210	18.613	1.456	408
	Corporates - Of Which: Specialised Lending	3.435	16	3.232	1.523	14	10	8.780	143	8.497	3.505	110	44
	Corporates - Of Which: SME	21.218	813	17.770	6.252	747	226	18.249	795	14.683	7.529	1.012	236
	Retail	43,865	1,475	42,520	8,150	2,101	248	44,232	1,387	42,977	9,829	2,112	221
	Retail - Secured on real estate property	35,978	1,284	35,706	5,579	1,695	135	36,777	1,220	36,513	7,261	1,697	123
	Retail - Secured on real estate property - Of Which: SME	6,509	295	6,389	1,276	330	54	6,460	277	6,351	1,637	357	48
BELGIUM	Retail - Secured on real estate property - Of Which: non-	29,469	988	29,317	4,303	1,365	81	30,317	943	30,162	5,624	1,340	75
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7.887	192	6.814	2.571	406	113	7.456	167	6.464	2.568	415	98
	Retail - Other Retail - Of Which: SME	3,806	114	3,366	1,204	244	62	3,458	98	3,094	1,317	272	52
	Retail - Other Retail - Of Which: non-SME	4,081	78	3,449	1,366	161	51	3,998	69	3,370	1,251	142	46
	Equity Securitisation	105	0	105	219	0	0	140	0	140	301	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

ING	Groep	N.V.

							IRB Ap	proach					
				As of 31	/12/2015					As of 30	06/2016		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value"		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,226	0	3,226	0	0	0	5,125	0	2,968	299	0	0
	Institutions	17,226	0	13,221	2,208	0	0	14,646	0	11,415	1,060	0	0
	Corporates	40,855	307	29,600	14,514	490	92	47,218	600	34,426	17,059	946	112
	Corporates - Of Which: Specialised Lending	13.024	76	9.492	2.648	79	26	13.300	93	10.179	2.859	94	16
	Corporates - Of Which: SME	165	12	138	67	0	9	138	15	108	44	8	3
	Retail	155	2	144	31	5	1	129	2	120	33	5	1
	Retail - Secured on real estate property	107	2	106	26	2	0	112	1	112	28	2	0
	Retail - Secured on real estate property - Of Which: SME	10	0	10	12	0	0	10	0	9	12	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non	97	2	97	14	2	0	103	1	102	15	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48	1	38	5	3	0	17	1	9	5	3	0
	Retail - Other Retail - Of Which: SME	37	0	31	0	0	0	5	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	6	5	3	0	12	1	6	5	3	0
	Equity	190	0	190	442	0	0	114	0	114	246	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2015					As of 30,	06/2016		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central governments	1.129	0	859	0	0	0	4.062	0	3.161	0	0	0
	Institutions	28,718	0	24,852	2,337	1	0	31,354	0	25,819	2,157	1	0
	Corporates	16,019	176	10,863	4,502	21	156	17,405	140	11,451	4,637	14	136
	Corporates - Of Which: Specialised Lending	7,895	10	5,325	1,509	0	1	8,514	0	5,979	1,671	0	3
	Corporates - Of Which: SME	716	1	678	199	0	0	143	0	104	52	0	0
	Retail	263	4	222	32	6	2	250	5	211	31	7	2
	Retail - Secured on real estate property	127	3	127	19	2	2	134	4	134	23	3	2
	Retail - Secured on real estate property - Of Which: SME		0	6	2	1	0	5	1	5	2	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	121	3	121	17	1	2	129	4	129	20	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	136	1	95	13	4	0	115	1	77	9	4	0
	Retail - Other Retail - Of Which: SME	12	0	11	5	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	125	1	84	8	4	0	113	1	75	8	4	0
	Equity	161	0	161	317	0	0	33	0	33	78	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total d before taking into account any effect due to credit conversion factors or credit risk mitigatic												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30,	06/2016		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	4.374	0	3.061	0	0	0	4.581	0	3.076	197	0	0
	Institutions	6.218	0	1.513	214	0	0	6.082	0	1.508	242	0	0
	Corporates	2.669	0	2.654	683	0	1	2.733	0	2.712	728	0	2
	Corporates - Of Which: Specialised Lending	1,961	0	1,952	445	0	0	2,083	0	2,064	495	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	29,613	132	29,812	2,007	132	6	30,245	132	30,447	2,002	132	6
	Retail - Secured on real estate property	29.576	123	29.777	2.003	132	5	30.213	124	30.417	1.999	132	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-	29,575	123	29,776	2,003	132	5	30,213	124	30,417	1,999	132	5
	Retail - Qualifying Revolving	0 37	0	0 36	0	0	0	0	0	30	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	3/	9	36	5	0	1	31	8	30	4	0	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	37	0	36	0	0	0	31	0	30	0	0	0
	Equity	3/	9	36	4	0	1	31	8	30	4	0	1
	Securitisation	U	U	U	U	0	U	U	U	0	U	0	0
	Other non credit-obligation assets												1
	IRB Total												

		IRB Approach												
				As of 31,	12/2015		As of 30/06/2016							
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		adjustme	
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions	
	Central banks and central governments	18	0	18	1	0	0	16	0	16	0	0	0	
	Institutions	2,942	0	1,956	934	0	1	756	0	417	135	0	0	
	Corporates	2,419	0	2,372	810	0	1	5,377	5	4,571	1,998	2	3	
	Corporates - Of Which: Specialised Lending	339	0	323	97	0	0	492	0	448	150	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	10	0	10	2	0	0	
	Retail	21	1	20	5	1	0	8	1	8	3	1	0	
	Retail - Secured on real estate property	7	1	7	2	1	0	7	1	7	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: non-	7	1	7	2	1	0	7	1	7	3	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	14	0	13	3	0	0	1	0	1	1	0	0	
	Retail - Other Retail - Of Which: SME	13	0	13	3	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	
	Equity	2	0	2	4	0	0	2	0	2	4	0	0	
	Securitisation Other non credit-obligation assets													
	IRB Total													



Credit Risk - IRB Approach

ING	Groep	N.V.

		IRB Approach														
				As of 31,	12/2015			As of 30/06/2016								
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amour		Value adjustments and				
	(min EUR, %)		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	and provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	provisions			
	Central banks and central governments	6,556	0	6,024	0	0	0	7,276	0	5,814	19	0	0			
	Institutions	10,481	0	6,615	851	0	0	12,849	0	6,947	907	0	0			
	Corporates	14,862	78	10,900	4,942	118	22	16,408	117	11,771	5,330	204	28			
	Corporates - Of Which: Specialised Lending	4.369	35	4.186	1.244	32	4	4.718	73	4.500	1.440	106	8			
	Corporates - Of Which: SME	371	12	222	95	1	1	301	10	206	113	9	2			
	Retail	506	53	465	256	130	4	446	48	428	185	70	4			
	Retail - Secured on real estate property	373	45	372	209	112	1	371	42	370	159	60	1			
	Retail - Secured on real estate property - Of Which: SME	67	17	67	89	73	0	59	13	59	36	20	0			
FRANCE	Retail - Secured on real estate property - Of Which: non-	306	28	305	120	39	1	312	29	311	124	40	1			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	133	8	94	47	18	2	75	6	58	25	10	2			
	Retail - Other Retail - Of Which: SME	72	4	48	28	11	1	13	1	12	6	3	1			
	Retail - Other Retail - Of Which: non-SME	61	4	45	19	7	1	61	5	46	19	7	2			
	Equity	10	0	10	19	0	0	10	0	10	20	0	0			
	Securitisation															
	Other non credit-obligation assets															
	IRB Total															

							IRB Ap	proach								
				As of 31,	12/2015			As of 30/06/2016								
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			adjustment			
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	and provisions			
	Central banks and central governments	8.806	0	6.920	1.302	0	0	9.059	0	7.169	1.794	0	0			
	Institutions	2.499	0	1.789	565	0	0	2.497	0	1.848	555	0	0			
	Corporates	12.582	394	10.140	5.743	475	207	13.046	379	10.395	5.611	373	188			
	Corporates - Of Which: Specialised Lending	1,678	72	1,649	649	135	19	1,785	100	1,729	746	148	22			
	Corporates - Of Which: SME	3,387	84	2,818	1,516	78	47	3,557	83	3,006	1,566	64	47			
	Retail	9	0	9	2	0	0	26	0	25	13	0	0			
	Retail - Secured on real estate property	4	0	4	1	0	0	17	0	17	12	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
POLAND	Retail - Secured on real estate property - Of Which: non-	4	0	4	1	0	0	17	0	17	12	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	5	0	4	1	0	0	9	0	8	2	0	0			
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	7	0	7	1	0	0			
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	1	1	0	0			
	Equity	1	0	1	2	0	0	1	0	1	2	0	0			
	Securitisation															
	Other non credit-obligation assets												4			
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation															

							IRB Ap	proach								
				As of 31,	12/2015			As of 30/06/2016								
		Original	Exposure		Risk expos	Risk exposure amount		Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Value adjustments			
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and			
	Central banks and central governments	3,498	17	2,889	814	68	0	3,510	0	3,149	754	0	0			
	Institutions	5,996	0	5,519	857	0	1	4,732	0	4,262	723	0	0			
	Corporates	7.507	821	6.191	4.043	1.304	288	7.342	605	5.801	3.466	727	267			
	Corporates - Of Which: Specialised Lending	3.571	698	3.458	2.036	878	269	3.305	484	3.125	1.621	423	233			
	Corporates - Of Which: SME	7	3	7	14	12	0	24	5	20	12	9	1			
	Retail	10.518	93	10.505	932	172	19	11.168	79	11.162	921	153	15			
	Retail - Secured on real estate property	10,479	92	10,478	921	171	19	11,152	79	11,152	918	152	15			
	Retail - Secured on real estate property - Of Which: SME	11	4	11	5	0	3	1	0	1	0	0	0			
SPAIN	Retail - Secured on real estate property - Of Which: non-	10,468	88	10,468	915	171	16	11,151	79	11,151	917	152	15			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	40	1	26	12	1	1	16	0	9	4	1	0			
	Retail - Other Retail - Of Which: SME	26	0	19	9	1	0	2	0	2	1	0	0			
	Retail - Other Retail - Of Which: non-SME	13	0	8	3	1	0	13	0	8	3	0	0			
	Equity	7	0	7	18	0	0	6	0	6	16	0	0			
	Securitisation												1			
	Other non credit-obligation assets															
	IRB Total															

#### Sovereign Exposure

#### ING Groep N.V.

(min EUR)									As of 31	/12/2015								
				Memo: brea	kdown by acco	unting portf	olio											
Country / Region	Financial as	ssets: Carryin	g Amount	Held for		Designated at fair value		Available-for-			Loans and			Held-to-				
		of which: loans and advances	of which: debt securities	trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	91,846.2	15,001.3	76,844.8	11,090.1	879.3	10,210.8	502.5	50.6	451.8	58,981.9	0.0	58,981.9	15,242.3	14,071.4	1,170.9	6,029.4	0.0	6,029.4
Austria	4,475.2	0.0	4,475.2							-								
Belgium	12,062.5	3,611.4	8,451.2															
Bulgaria	68.6	0.0	68.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	719.0	0.0	719.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	2,223.3	0.0	2,223.3															
France	7,776.7	2.0	7,774.7															
Germany	19,872.9	4,842.6	15,030.3															
Greece	0.0	0.0	0.0															
Hungary	614.1	220.4	393.7															
Ireland	56.0	46.6	9.4															
Italy	4,527.7	126.1	4,401.6															
Latvia Lithuania	0.2	0.0	0.2															
	2.5	0.0	2.5															
Luxembourg Malta	391.1 0.0	23.4	367.7															
Maita Netherlands	15,709.8	3.743.1	11.966.7															
Poland	6.884.6	593.4	6.291.2															
Portugal	6.884.6	0.0	2.9															
Romania	934.6	81.9	852.8															
Slovakia	165.8	23.2	142.5															
Slovenia	3.3	0.0	3.3															
Spain	2.946.9	24.7	2,922.2															
Sweden	414.6	0.0	414.6															
United Kingdom	860.0	848.5	11.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,719.0	67.1	2,651.9															
Canada	538.4	0.0	538.4															
China	121.2	0.0	121.2															
Hong Kong	0.0	0.0	0.0															
Japan	76.3	0.0	76.3															
U.S.	3,366.6	0.5	3,366.0															
Other advanced economies non EEA	1,088.7	0.0	1,088.7															
Other Central and eastern Europe countries non EEA	1,230.7	220.8	1,009.8															
Middle East	17.3	11.9	5.3															
Latin America and the Caribbean	309.1	138.7	170.4															
Africa	83.6	83.6	0.0															
Others	1,583.1	291.4	1,291.7															

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

teacians: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. FYR Janordona. Montranovan. Sorhia and Traiwu Middle East: Eshaman, Dilokud, Ikrai, Ikou, Janordo, Ikawa, Ikuanan, Janor, Quata, Suda Araba, Sudan. Syria, United Arab Eminates and Yemen. Lath America: Argentina. Belee, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Grenadnes, Suriname, Trinidad and Tobaço, Uruguay, Venceusta. Haria: Algensi, Brazil, Moncoco, Suda Mitrica and Tunisa.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritoro for Datate regioning under SMAP
 Includes: Thoration non-derivative financial assess measured at fair value to though profit or loss" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assess measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

ЕВА ВАНКИВ

#### Sovereign Exposure

#### ING Groep N.V.

(min EUR)									As of 30	/06/2016								
				Memo: breakdown by accounting portfolio														
Country / Region	Financial a	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	- Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	90,721.0	14,915.3	75,805.6	9,633.9	201.5	9,432.4	597.2	47.8	549.4	58,966.1	0.0	58,966.1	15,820.5	14,666.1	1,154.4	5,703.4	0.0	5,703.4
Austria	5,077.0	0.1	5,076.9		1													
Belgium	12,915.4	4,727.7	8,187.7															
Bulgaria	55.8	0.0	55.8															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	700.6	0.0	700.6															
Denmark	87.5	0.0	87.5															
Estonia	0.0	0.0	0.0															
Finland	2,761.6	0.0	2,761.6															
France	7,254.8	0.1	7,254.7															
Germany	18,812.0	4,376.2	14,435.9															
Greece Hungary																		
Ireland	670.0 6.4	180.3	489.7 5.3															
Italy	2,844.5	1.1	2,727.5															
Latvia	2,844.5	0.0	0.4															
Lithuania	5.1	0.0	5.1															
Luxembourg	451.4	20.6	430.8															
Malta	0.0	0.0	0.0															
Netherlands	15,205.9	3,684.8	11,521.1															
Poland	7,700.8	549.7	7,151.1															
Portugal	57.8	0.0	57.8															
Romania	935.5	81.1	854.3															
Slovakia	297.1	20.1	277.0															
Slovenia	3.5	0.0	3.5															
Spain	2,829.3	7.1	2,822.2															
Sweden	412.5	0.0	412.5															
United Kingdom Iceland	213.1	200.0	13.1															
Liceland Liechtenstein	5.2	5.2	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	2,547.9	221.0	2.326.9															
Canada	570.8	0.0	570.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	131.0	0.0	131.0															
U.S.	3,093.2	0.0	3,093.2															
Other advanced economies non EEA	1,539.4	0.0	1,539.4															
Other Central and eastern Europe countries non EEA	1,303.1	204.5	1,098.6															
Middle East	20.2	14.9	5.2															
Latin America and the Caribbean	521.6	112.8	408.8															
Africa	78.6	78.6	0.0															
Others	1,611.8	312.5	1,299.3															

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

teacians: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. FYR Janordona. Montranovan. Sorhia and Traiwu Middle East: Eshaman, Dilokud, Ikrai, Ikou, Janordo, Ikawa, Ikuanan, Janor, Quata, Suda Araba, Sudan. Syria, United Arab Eminates and Yemen. Lath America: Argentina. Belee, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Grenadnes, Suriname, Trinidad and Tobaço, Uruguay, Venceusta. Haria: Algensi, Brazil, Moncoco, Suda Mitrica and Tunisa.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritoro for Datate regioning under SMAP
 Includes: Thoration non-derivative financial assess measured at fair value to though profit or loss" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assess measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

#### ЕВА ВАНКИВ



Performing and non-performing exposures

ING Groep N.V.

				As of 31/12/201	5						As of 30/06/201	6		
		Gross carrying amount				impairment, changes in fair credit risk and	Collaterals and financial	Gross carrying amount				Accumulated accumulated value due to provisions	Collaterals and financial	
		Of which performing but past due >30	Of which of which non-performing <sup>1</sup> erforming but Of which non-performing <sup>1</sup> Don performing On non-performing performing			performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days			Captobalido		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		
Debt securities (including at amortised cost and fair value)	102,978	0	206	206	2	46	0	103,627	0	5	5	2	24	0
Central banks	1,239	0	0	0	0	0	0	1,106	0	0	0	0	0	0
General governments	66,634	0	0	0	0	0	0	66,373	0	0	0	0	0	0
Credit institutions	20,672	0	0	0	0	0	0	21,292	0	0	0	0	0	0
Other financial corporations	11,636	0	8	8	1	7	0	12,073	0	0	0	1	7	0
Non-financial corporations	2,797	0	198	198	0	39	0	2,783	0	5	5	0	17	0
Loans and advances(including at amortised cost and fair value)	578,810	1,452	14,886	14,886	787	4,974	8,103	602,551	854	13,984	13,984	799	4,939	7,448
Central banks	20,862	0	0	0	5	0	0	26,043	0	0	0	7	0	0
General governments	14,124	2	19	19	1	1	0	14,715	23	1	1	1	0	0
Credit institutions	28,157	2	7	7	3	6	0	28,625	6	77	77	2	7	53
Other financial corporations	18,485	331	330	330	4	3	9	19,577	0	333	333	8	3	10
Non-financial corporations	197,749	400	9,202	9,202	364	3,712	4,434	211,264	216	8,904	8,904	398	3,787	4,280
of which: small and medium-sized enterprises at amortised cost	45,515	248	3,084	3,084	123	917	1,807	42,880	119	2,552	2,552	121	694	1,465
Households	299,434	717	5,328	5,328	410	1,252	3,659	302,327	610	4,669	4,669	382	1,142	3,105
DEBT INSTRUMENTS other than HFT	681,787	1,452	15,092	15,092	789	5,020	8,103	706,178	854	13,989	13,989	801	4,962	7,448
OFF-BALANCE SHEET EXPOSURES	210,856		444	444	0	0	100	200,320		582	582	0	0	123

(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

(1) Institutions report here collective allowances for incurrred 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)

(1) 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)



Forborne exposures

ING Groep N.V.

			As of 31/12/2015		As of 30/06/2016					
		ng amount of ith forbearance	due to credit ris	npairment, langes in fair value sk and provisions vith forbearance	Collateral and financial quarantees		ng amount of vith forbearance	Accumulated in accumulated ch due to credit ris for exposures v measures	Collateral and financial guarantees received on	
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
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)	10,530	6,458	1,795	1,751	7,428	10,492	5,542	1,706	1,655	7,510
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	2	0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	26	1	1	8	27	26	0	0	7
Non-financial corporations	5,891	4,064	1,521	1,495	3,443	6,010	3,533	1,459	1,426	3,680
of which: small and medium-sized enterprises at amortised cost	1,850	1,134	320	305	1,196	1,490	859	278	266	946
Households	4,610	2,368	274	256	3,978	4,453	1,983	247	228	3,822
DEBT INSTRUMENTS other than HFT	10,530	6,458	1,795	1,751	7,428	10,492	5,542	1,706	1,655	7,510
Loan commitments given	127	63	0	0	15	244	71	0	0	32

(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