



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

ING Groep N.V.

Row Num	(mln EUR, %)	1	2	3		4	5	6		7
		Actual	Baseline Scenario						Adverse Scenario	
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023		
1	Net interest income	13,959	12,241	11,554	11,110	11,365	10,549	10,023		
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	597	493	493	493	-179	370	370		
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,665	-793	-886	-904	-6,680	-2,165	-1,811		
4	<b>Profit or (-) loss for the year</b>	<b>2,563</b>	<b>3,112</b>	<b>2,616</b>	<b>2,287</b>	<b>-3,346</b>	<b>358</b>	<b>401</b>		
5	Coverage ratio: non-performing exposure (%)	29.32%	27.52%	25.27%	23.88%	32.53%	29.70%	27.73%		
6	Common Equity Tier 1 capital	47,296	48,842	49,905	50,334	42,785	42,958	42,749		
7	Total Risk exposure amount (all transitional adjustments included)	306,324	306,936	309,450	313,496	328,142	361,358	389,092		
8	<b>Common Equity Tier 1 ratio, %</b>	<b>15.44%</b>	<b>15.91%</b>	<b>16.13%</b>	<b>16.06%</b>	<b>13.04%</b>	<b>11.89%</b>	<b>10.99%</b>		
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.41%</b>	<b>15.91%</b>	<b>16.13%</b>	<b>16.06%</b>	<b>13.04%</b>	<b>11.89%</b>	<b>10.99%</b>		
10	Tier 1 capital	52,987	54,463	54,613	55,042	48,406	47,666	47,457		
11	Total leverage ratio exposures	1,101,771	1,101,771	1,101,771	1,101,771	1,101,771	1,101,771	1,101,771		
12	<b>Leverage ratio, %</b>	<b>4.81%</b>	<b>4.94%</b>	<b>4.96%</b>	<b>5.00%</b>	<b>4.39%</b>	<b>4.33%</b>	<b>4.31%</b>		
13	<b>Fully loaded leverage ratio, %</b>	<b>4.71%</b>	<b>4.86%</b>	<b>4.96%</b>	<b>5.00%</b>	<b>4.31%</b>	<b>4.33%</b>	<b>4.31%</b>		
<b>Memorandum items</b>										
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0		
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		4,708	4,708	4,708	4,708	4,708	4,708		
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0		

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (dynamic only)
18	<b>New definition of default?</b>	Yes

2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	80,596	292	0	0	10,384	13	0	0	44,363	604	291	16	7	3	1.20%
4	Corporates	426,010	7,084	0	0	126,469	6,999	0	0	217,741	36,461	6,575	175	405	2,453	37.30%
5	Corporates - Of Which: Specialised Lending	103,208	1,897	0	0	30,882	869	0	0	81,816	9,636	1,879	35	65	640	34.05%
6	Corporates - Of Which: SME	28,238	1,108	0	0	11,891	1,536	0	0	19,660	6,487	994	30	72	270	27.18%
7	Retail	329,925	4,828	0	0	49,023	11,029	0	0	307,672	17,061	4,784	94	308	604	12.62%
8	Retail - Secured on real estate property	302,535	4,005	0	0	36,268	7,584	0	0	287,914	14,310	3,994	37	148	284	7.10%
9	Retail - Secured on real estate property - Of Which: SME	10,955	328	0	0	2,800	661	0	0	8,926	1,777	319	6	21	33	10.25%
10	Retail - Secured on real estate property - Of Which: non-SME	291,580	3,677	0	0	33,468	6,923	0	0	278,988	12,534	3,675	31	128	251	6.85%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	27,389	823	0	0	12,754	3,445	0	0	19,759	2,751	790	57	160	320	40.48%
13	Retail - Other Retail - Of Which: SME	4,040	241	0	0	1,636	649	0	0	2,360	765	214	9	51	86	40.23%
14	Retail - Other Retail - Of Which: non-SME	23,349	583	0	0	11,119	2,796	0	0	17,159	1,986	576	48	109	234	40.57%
15	Equity	3,581	0	0	0	8,731	0	0	0	3,581	0	0	27	0	0	0
16	Securitisation	17,080	0	0	0	17,080	0	0	0	17,080	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL	857,191	12,204	0	0	211,685	18,041	0	0	590,436	54,126	11,650	312	721	3,060	26.26%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	5,264	281	0	0	788	0	0	0	3,190	97	281	1	1	0	0.01%
22	Corporates	68,351	1,227	0	0	22,716	973	0	0	44,384	7,156	1,137	26	70	384	33.75%
23	Corporates - Of Which: Specialised Lending	19,840	277	0	0	3,379	93	0	0	17,493	1,643	277	5	14	123	44.58%
24	Corporates - Of Which: SME	7,290	238	0	0	4,357	268	0	0	5,590	1,605	235	7	17	65	27.72%
25	Retail	123,787	1,201	0	0	10,888	1,742	0	0	111,839	7,752	1,198	34	112	144	12.06%
26	Retail - Secured on real estate property	116,733	1,062	0	0	8,049	1,397	0	0	109,843	6,638	1,062	12	78	76	7.11%
27	Retail - Secured on real estate property - Of Which: SME	3,081	62	0	0	1,330	148	0	0	2,457	585	62	5	13	14	22.18%
28	Retail - Secured on real estate property - Of Which: non-SME	113,652	1,001	0	0	6,718	1,249	0	0	107,386	6,253	1,001	7	65	62	6.18%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	7,054	138	0	0	2,840	344	0	0	1,996	954	138	21	39	69	50.64%
31	Retail - Other Retail - Of Which: SME	1,591	69	0	0	795	149	0	0	955	353	67	6	29	38	56.76%
32	Retail - Other Retail - Of Which: non-SME	5,462	69	0	0	2,045	196	0	0	1,000	601	69	16	9	31	44.70%
33	Equity	188	0	0	0	439	0	0	0	188	0	0	1	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	9,215	0	0	0	9,215	0	0	0	9,215	0	0	0	0	0	0
36	IRB TOTAL	206,805	2,709	0	0	44,045	2,715	0	0	168,816	15,045	2,616	62	188	528	20.18%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	5,305	0	0	0	619	0	0	0	1,342	11	0	0	0	0	0
40	Corporates	16,072	226	0	0	6,094	142	0	0	11,587	1,389	223	2	17	144	64.57%
41	Corporates - Of Which: Specialised Lending	2,609	1	0	0	609	0	0	0	2,247	180	1	0	0	1	77.05%
42	Corporates - Of Which: SME	32	0	0	0	22	0	0	0	18	9	0	0	0	0	0
43	Retail	93,190	707	0	0	20,513	2,811	0	0	90,823	2,355	707	36	93	198	28.00%
44	Retail - Secured on real estate property	79,526	358	0	0	13,123	654	0	0	77,948	1,578	358	10	22	43	11.89%
45	Retail - Secured on real estate property - Of Which: SME	9	1	0	0	2	1	0	0	8	1	1	0	0	0	0.26%
46	Retail - Secured on real estate property - Of Which: non-SME	79,518	357	0	0	13,121	653	0	0	77,940	1,578	357	10	22	43	11.91%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	13,664	359	0	0	7,390	2,157	0	0	12,874	776	349	26	71	155	44.50%
49	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	28.66%
50	Retail - Other Retail - Of Which: non-SME	13,663	349	0	0	7,390	2,157	0	0	12,873	776	349	26	71	155	44.50%
51	Equity	25	0	0	0	48	0	0	0	25	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	1,794	0	0	0	1,794	0	0	0	1,794	0	0	0	0	0	0
54	IRB TOTAL	116,376	933	0	0	29,058	2,953	0	0	105,560	3,754	930	38	110	342	36.77%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Institutions	10,098	7	0	0	1,933	10	0	0	9,239	15	6	0	0	0	3.21%
58	Corporates	40,012	1,870	0	0	17,905	2,640	0	0	25,781	7,798	1,612	17	90	604	37.45%
59	Corporates - Of Which: Specialised Lending	4,028	4	0	0	2,154	1	0	0	3,243	358	5	1	9	3	39.21%
60	Corporates - Of Which: SME	16,890	764	0	0	5,843	1,123	0	0	10,898	4,383	661	9	46	167	25.21%
61	Retail	45,901	1,844	0	0	10,005	4,588	0	0	40,093	4,886	1,807	13	65	147	8.13%
62	Retail - Secured on real estate property	39,892	1,538	0	0	7,854	3,702	0	0	35,658	3,962	1,529	3	18	57	3.72%
63	Retail - Secured on real estate property - Of Which: SME	7,518	255	0	0	3,292	492	0	0	6,171	1,139	247	1	7	17	7.05%
64	Retail - Secured on real estate property - Of Which: non-SME	32,374	1,283	0	0	6,262	3,209	0	0	29,488	2,844	1,282	2	11	39	3.08%
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	6,009	308	0	0	2,351	887	0	0	4,435	904	279	10	46	90	32.34%
67	Retail - Other Retail - Of Which: SME	3,259	163	0	0	1,820	486	0	0	1,522	374	140	4	29	45	33.52%
68	Retail - Other Retail - Of Which: non-SME	3,650	145	0	0	1,532	401	0	0	2,912	530	139	6	26	44	31.38%
69	Equity	103	0	0	0	206	0	0	0	103	0	0	1	0	0	0
70	Securitisation	0	0	0												





**2021 EU-wide Stress Test: Credit risk IRB**  
ING Groep N.V.

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	1,242	0	0	0	172	0	0	0	1,030	0	0	0	0	0	0
76	Corporates	7,133	115	0	0	2,128	26	0	0	5,996	611	115	4	6	39	33.79%
77	Corporates - Of Which: Specialised Lending	4,731	108	0	0	1,210	25	0	0	3,576	542	108	2	5	33	30.25%
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	36,468	759	0	0	2,790	1,333	0	0	35,200	1,267	759	4	15	43	5.70%
80	Retail - Secured on real estate property	36,463	759	0	0	2,789	1,333	0	0	35,196	1,267	759	4	15	43	5.69%
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	36,463	759	0	0	2,789	1,333	0	0	35,196	1,267	759	4	15	43	5.69%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	6	0	0	0	1	0	0	0	4	0	0	0	0	0	38.03%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34.35%
86	Retail - Other Retail - Of Which: non-SME	6	0	0	0	1	0	0	0	4	0	0	0	0	0	38.08%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	365	0	0	0	365	0	0	0	365	0	0	0	0	0	0
90	IRB TOTAL	45,208	874	0	0	5,455	1,358	0	0	42,591	1,878	874	8	21	82	9.38%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	11,173	0	0	0	860	0	0	0	3,595	70	0	0	0	0	0
94	Corporates	92,471	858	0	0	15,806	771	0	0	23,062	4,781	841	40	73	191	22.74%
95	Corporates - Of Which: Specialised Lending	10,970	287	0	0	3,823	11	0	0	8,247	1,277	287	8	10	22	7.50%
96	Corporates - Of Which: SME	11	0	0	0	5	0	0	0	8	1	0	0	0	0	0
97	Retail	139	1	0	0	18	3	0	0	117	17	1	0	0	0	18.87%
98	Retail - Secured on real estate property	132	1	0	0	15	2	0	0	115	16	1	0	0	0	11.38%
99	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	131	1	0	0	15	2	0	0	115	16	1	0	0	0	11.38%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	8	0	0	0	2	1	0	0	0	0	0	0	0	0	47.39%
103	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	36.02%
104	Retail - Other Retail - Of Which: non-SME	6	0	0	0	2	1	0	0	1	0	0	0	0	0	47.75%
105	Equity	185	0	0	0	438	0	0	0	185	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	212	0	0	0	212	0	0	0	212	0	0	0	0	0	0
108	IRB TOTAL	104,180	860	0	0	17,334	774	0	0	27,169	4,868	842	40	73	191	22.74%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	1,804	1	0	0	570	0	0	0	1,415	0	1	0	0	1	100.00%
112	Corporates	13,445	514	0	0	6,569	434	0	0	10,681	1,384	506	37	29	255	50.35%
113	Corporates - Of Which: Specialised Lending	2,238	97	0	0	895	55	0	0	1,871	338	97	3	2	30	31.16%
114	Corporates - Of Which: SME	3,207	72	0	0	1,344	77	0	0	2,729	357	70	14	8	26	36.32%
115	Retail	64	5	0	0	13	2	0	0	34	29	5	0	1	1	19.78%
116	Retail - Secured on real estate property	16	0	0	0	4	0	0	0	14	2	0	0	0	0	0
117	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	3	0	0	0	14	1	0	0	0	0	0
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	48	5	0	0	9	2	0	0	20	28	5	0	1	1	19.78%
121	Retail - Other Retail - Of Which: SME	46	5	0	0	8	1	0	0	19	27	5	0	1	1	19.28%
122	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	1	0	0	0	0	47.65%
123	Equity	73	0	0	0	138	0	0	0	73	0	0	1	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	883	0	0	0	883	0	0	0	883	0	0	0	0	0	0
126	IRB TOTAL	16,269	521	0	0	8,174	435	0	0	13,086	1,414	512	37	30	257	50.13%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Institutions	551	0	0	0	154	0	0	0	243	0	0	0	0	0	0
130	Corporates	5,474	67	0	0	3,190	25	0	0	3,751	970	67	2	7	37	54.95%
131	Corporates - Of Which: Specialised Lending	2,663	61	0	0	1,221	23	0	0	2,145	318	61	1	2	34	55.61%
132	Corporates - Of Which: SME	6	0	0	0	13	0	0	0	1	5	0	0	0	0	0
133	Retail	18,557	67	0	0	2,652	133	0	0	18,320	232	67	5	11	22	32.10%
134	Retail - Secured on real estate property	18,546	67	0	0	2,648	130	0	0	18,316	230	67	5	11	21	31.98%
135	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1	0	0	0	5	0	0	0	0	0	0.08%
136	Retail - Secured on real estate property - Of Which: non-SME	18,546	67	0	0	2,647	130	0	0	18,311	229	67	5	11	21	31.96%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138	Retail - Other Retail	11	1	0	0	4	3	0	0	3	2	1	0	0	0	45.09%
139	Retail - Other Retail - Of Which: SME	2	0	0	0	0	1	0	0	1	1	0	0	0	0	41.05%
140	Retail - Other Retail - Of Which: non-SME	9	1	0	0	3	2	0	0	3	1	1	0	0	0	45.80%
141	Equity	28	0	0	0	52	0	0	0	28	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	317	0	0	0	317	0	0	0	317	0	0	0	0	0	0
144	IRB TOTAL	24,927	134	0	0	6,365	158	0	0	22,658	1,201	134	7	18	58	43.46%

2021 EU-wide Stress Test: Credit risk IRB  
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RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	3,142	1	0	0	88	3	0	0	2,889	99	1	0	0	0	8.32%
149	Corporates	12,606	46	0	0	5,048	100	0	0	8,790	744	40	3	13	6	15.74%
150	Corporates - Of Which: Specialised Lending	4,781	1	0	0	1,100	0	0	0	4,579	36	0	1	0	0	0
151	Corporates - Of Which: SME	69	2	0	0	24	2	0	0	45	19	2	0	0	0	8.87%
152	Retail	3,408	39	0	0	599	60	0	0	3,170	206	39	1	1	3	6.93%
153	Retail - Secured on real estate property	3,010	27	0	0	495	39	0	0	2,844	159	27	0	1	2	6.09%
154	Retail - Secured on real estate property - Of Which: SME	226	5	0	0	45	10	0	0	186	36	5	0	0	1	24.78%
155	Retail - Secured on real estate property - Of Which: non-SME	2,784	22	0	0	450	29	0	0	2,658	123	22	0	0	0	1.52%
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	398	12	0	0	104	21	0	0	326	47	12	0	1	1	8.87%
158	Retail - Other Retail - Of Which: SME	20	1	0	0	6	3	0	0	13	3	1	0	0	0	27.90%
159	Retail - Other Retail - Of Which: non-SME	378	11	0	0	98	18	0	0	313	44	11	0	1	1	7.69%
160	Equity	30	0	0	0	71	0	0	0	30	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	489	0	0	0	489	0	0	0	489	0	0	0	0	0	0
	<b>IRB TOTAL</b>	<b>19,675</b>	<b>86</b>	<b>0</b>	<b>0</b>	<b>6,295</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>15,368</b>	<b>1,048</b>	<b>79</b>	<b>4</b>	<b>15</b>	<b>9</b>	<b>11.34%</b>

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	7,027	0	0	0	586	0	0	0	4,675	0	0	0	0	0	0
166	Corporates	19,453	104	0	0	5,483	271	0	0	9,723	1,214	94	2	8	25	26.74%
167	Corporates - Of Which: Specialised Lending	5,231	9	0	0	1,362	0	0	0	4,408	493	9	0	1	2	23.36%
168	Corporates - Of Which: SME	76	6	0	0	39	2	0	0	21	54	6	1	1	3	81.90%
169	Retail	283	10	0	0	64	29	0	0	238	35	10	0	0	2	16.95%
170	Retail - Secured on real estate property	232	6	0	0	45	13	0	0	211	21	6	0	0	0	5.83%
171	Retail - Secured on real estate property - Of Which: SME	92	2	0	0	26	2	0	0	79	13	2	0	0	0	3.81%
172	Retail - Secured on real estate property - Of Which: non-SME	140	4	0	0	19	11	0	0	132	8	4	0	0	0	6.56%
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	51	5	0	0	19	16	0	0	27	14	4	0	0	1	33.26%
175	Retail - Other Retail - Of Which: SME	9	2	0	0	2	7	0	0	4	4	1	0	0	0	28.68%
176	Retail - Other Retail - Of Which: non-SME	42	3	0	0	17	10	0	0	23	10	3	0	0	1	35.42%
177	Equity	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	132	0	0	0	132	0	0	0	132	0	0	0	0	0	0
180	<b>IRB TOTAL</b>	<b>26,895</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>6,266</b>	<b>300</b>	<b>0</b>	<b>0</b>	<b>14,769</b>	<b>1,249</b>	<b>104</b>	<b>2</b>	<b>8</b>	<b>27</b>	<b>25.83%</b>

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	15,723	0	0	0	1,248	0	0	0	2,365	31	0	0	0	0	0
184	Corporates	16,644	161	0	0	2,121	179	0	0	8,620	2,297	161	3	21	43	26.80%
185	Corporates - Of Which: Specialised Lending	6,593	124	0	0	2,729	111	0	0	4,643	953	124	1	2	39	31.54%
186	Corporates - Of Which: SME	26	0	0	0	22	0	0	0	3	23	0	0	0	0	0
187	Retail	235	9	0	0	40	16	0	0	183	42	9	0	0	2	21.05%
188	Retail - Secured on real estate property	177	9	0	0	34	14	0	0	141	36	9	0	0	2	20.15%
189	Retail - Secured on real estate property - Of Which: SME	3	3	0	0	0	0	0	0	3	2	3	0	0	0	11.15%
190	Retail - Secured on real estate property - Of Which: non-SME	173	6	0	0	33	9	0	0	139	34	6	0	0	2	23.71%
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	59	1	0	0	7	2	0	0	42	6	0	0	0	0	38.79%
193	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	24.91%
194	Retail - Other Retail - Of Which: non-SME	57	1	0	0	5	1	0	0	40	4	0	0	0	0	41.00%
195	Equity	40	0	0	0	88	0	0	0	40	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	415	0	0	0	415	0	0	0	415	0	0	0	0	0	0
198	<b>IRB TOTAL</b>	<b>33,057</b>	<b>171</b>	<b>0</b>	<b>0</b>	<b>8,911</b>	<b>195</b>	<b>0</b>	<b>0</b>	<b>11,623</b>	<b>2,370</b>	<b>171</b>	<b>4</b>	<b>21</b>	<b>45</b>	<b>26.48%</b>



2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	44,077	831	350	11	11	19	5.36%	43,681	1,156	420	12	15	37	8.81%	43,295	1,449	513	12	18	60	11.70%	
4	Corporates	217,540	34,166	9,071	127	343	3,074	33.89%	213,347	36,004	11,425	136	352	3,405	29.80%	209,604	37,162	14,014	133	356	3,766	26.88%	
5	Corporates - Of Which: Specialised Lending	81,527	9,369	2,436	23	56	733	30.08%	79,530	10,778	3,023	27	61	789	26.19%	77,846	11,713	3,773	27	62	855	22.65%	
6	Corporates - Of Which: SME	19,309	6,276	1,554	19	72	359	23.07%	18,969	6,681	2,091	18	64	409	19.55%	18,635	5,897	2,609	18	59	457	17.52%	
7	Retail	302,202	19,622	7,694	96	424	1,042	13.54%	300,005	19,738	9,775	89	437	1,283	13.13%	297,929	19,974	11,616	88	448	1,519	13.08%	
8	Retail - Secured on real estate property	283,420	16,182	6,616	43	178	572	8.65%	281,525	16,267	8,425	41	175	675	8.01%	279,700	16,516	10,002	41	180	773	7.73%	
9	Retail - Secured on real estate property - Of Which: SME	8,611	1,709	502	3	19	50	9.90%	8,682	1,681	659	3	18	58	8.77%	8,563	1,647	812	3	16	66	8.09%	
10	Retail - Secured on real estate property - Of Which: non-SME	274,809	14,473	6,114	40	158	523	8.55%	272,843	14,586	7,767	38	157	617	7.95%	271,138	14,869	9,190	38	164	708	7.70%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Other Retail	18,782	3,440	1,078	53	246	469	43.54%	18,480	3,471	1,350	48	261	609	45.09%	18,228	3,458	1,614	47	268	746	46.20%	
13	Retail - Other Retail - Of Which: SME	2,523	731	285	7	49	118	41.50%	2,476	718	245	7	46	140	40.72%	2,431	705	403	7	44	162	40.19%	
14	Retail - Other Retail - Of Which: non-SME	16,259	2,709	793	46	196	351	44.28%	16,004	2,753	1,105	41	215	468	44.58%	15,797	2,753	1,211	40	224	584	48.20%	
15	Equity	3,579	0	0	0	0	0	45.00%	3,576	0	0	0	0	0	45.00%	3,574	0	0	0	0	0	45.00%	
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Other non-credit obligation assets	17,080	0	0	0	0	0	0	17,080	0	0	0	0	0	0	17,080	0	0	0	0	0	0	
18	IRB TOTAL	584,476	84,620	17,116	234	778	4,135	24.16%	577,689	86,901	21,623	237	805	4,726	21.86%	571,478	88,588	26,146	234	823	5,347	20.45%	

RowNum	um	(min EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	3,176	108	284	0	1	1	0.25%	3,155	125	288	0	1	1	0.51%	3,130	145	293	0	2	3	0.88%
22	Corporates	43,882	7,111	1,684	18	61	479	28.48%	43,084	7,403	2,189	18	57	530	24.22%	42,333	7,609	2,735	18	55	582	21.26%
23	Corporates - Of Which: Specialised Lending	17,193	1,801	419	2	12	132	31.60%	16,712	2,120	580	2	11	139	23.88%	16,302	2,335	776	2	11	145	18.67%
24	Corporates - Of Which: SME	5,477	1,597	357	4	17	89	24.96%	5,413	1,554	463	4	14	102	21.98%	5,343	1,520	566	4	13	113	20.00%
25	Retail	110,966	7,501	2,363	17	86	267	11.32%	110,768	6,922	3,146	15	77	317	10.09%	110,504	6,579	3,747	15	73	359	9.59%
26	Retail - Secured on real estate property	108,947	6,647	2,149	5	42	160	7.43%	108,727	6,115	2,871	4	30	178	6.21%	108,523	5,809	3,411	4	25	189	5.56%
27	Retail - Secured on real estate property - Of Which: SME	2,464	506	133	2	12	24	18.16%	2,402	514	187	2	12	30	15.93%	2,344	516	243	2	12	36	14.61%
28	Retail - Secured on real estate property - Of Which: non-SME	106,483	6,141	2,016	3	30	135	6.72%	106,355	5,601	2,684	2	18	148	5.53%	106,180	5,293	3,167	2	14	154	4.86%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Retail - Other Retail	2,019	855	213	11	43	108	50.67%	1,998	812	278	10	47	139	50.14%	1,980	770	336	10	48	170	50.55%
31	Retail - Other Retail - Of Which: SME	992	325	98	4	27	54	55.66%	971	325	119	4	27	65	54.90%	949	325	141	4	27	77	54.30%
32	Retail - Other Retail - Of Which: non-SME	1,027	529	115	8	16	53	46.43%	1,027	487	157	6	19	74	47.18%	1,032	445	195	7	21	93	47.84%
33	Equity	188	0	0	0	0	0	45.00%	188	0	0	0	0	0	45.00%	188	0	0	0	0	0	45.00%
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Other non-credit obligation assets	9,215	0	0	0	0	0	0	9,215	0	0	0	0	0	0	9,215	0	0	0	0	0	0
36	IRB TOTAL	167,427	14,721	4,329	35	147	748	17.27%	166,398	14,456	5,624	34	135	849	15.10%	165,370	14,333	6,775	33	130	944	13.93%

RowNum	um	(min EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	1,335	17	1	0	0	0	36.39%	1,322	29	2	0	0	1	36.84%	1,308	41	3	0	0	0	36.73%
40	Corporates	11,500	1,408	290	4	17	170	58.70%	11,351	1,497	351	5	18	185	52.64%	11,194	1,579	425	5	18	201	47.29%
41	Corporates - Of Which: Specialised Lending	2,217	203	7	0	1	16.17%	2,178	235	16	1	1	2	10.56%	2,140	258	30	1	1	2	7.57%	
42	Corporates - Of Which: SME	17	9	0	0	0	9.63%	16	10	0	0	0	0	8.96%	16	10	0	0	0	0	7.57%	
43	Retail	88,690	4,031	1,163	59	238	351	30.19%	87,782	4,506	1,566	58	262	488	30.61%	86,955	4,858	2,071	57	276	633	30.54%
44	Retail - Secured on real estate property	76,657	2,522	705	28	85	120	17.00%	75,948	2,909	1,027	28	98	179	17.42%	75,287	3,204	1,393	28	106	245	17.61%
45	Retail - Secured on real estate property - Of Which: SME	8	1	1	0	0	2.19%	8	1	1	0	0	0	2.66%	8	1	1	0	0	0	2.80%	
46	Retail - Secured on real estate property - Of Which: non-SME	76,649	2,521	705	28	85	120	17.01%	75,940	2,908	1,026	28	98	179	17.44%	75,280	3,203	1,392	28	106	245	17.63%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Retail - Other Retail	12,033	1,509	458	32	152	231	50.53%	11,834	1,597	568	29	164	309	54.44%	11,667	1,654	678	29	170	387	57.10%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	30.83%	0	0	0	0	0	0	30.47%	0	0	0	0	0	0	30.08%
50	Retail - Other Retail - Of Which: non-SME	12,033	1,509	458	32	152	231	50.53%	11,834	1,597	568	29	164	309	54.44%	11,667	1,654	678	29	170	387	57.11%
51	Equity	25	0	0	0	0	0	45.00%	25	0	0	0	0	0	45.00%	25	0	0	0	0	0	45.00%
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Other non-credit obligation assets																					



2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		1,024	6	0	0	0	40.82%	1,014	16	1	0	0	0	42.18%	1,003	25	2	0	1	1	42.87%	
76		5,907	674	142	2	6	30.38%	5,757	782	49	2	7	49	26.61%	5,578	912	232	2	8	55	23.71%	
77		3,919	579	129	1	4	27.39%	3,825	642	160	1	4	39	24.09%	3,700	730	197	1	4	42	21.26%	
78		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
79		34,783	1,145	1,298	0	7	7.08%	34,733	923	1,570	0	5	95	6.05%	34,657	801	1,768	0	3	96	5.44%	
80		34,779	1,145	1,298	0	7	7.08%	34,729	923	1,570	0	5	95	6.05%	34,653	801	1,768	0	3	96	5.44%	
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82		34,779	1,145	1,298	0	7	7.08%	34,729	923	1,570	0	5	95	6.05%	34,653	801	1,768	0	3	96	5.44%	
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84		4	0	0	0	0	46.51%	4	0	0	0	0	0	48.37%	4	0	0	0	0	0	49.19%	
85		0	0	0	0	0	36.22%	0	0	0	0	0	0	31.98%	0	0	0	0	0	0	30.11%	
86		4	0	0	0	0	46.71%	4	0	0	0	0	0	48.74%	4	0	0	0	0	0	49.65%	
87		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		365	0	0	0	0	0	365	0	0	0	0	0	365	0	0	0	0	0	0	0	
90		42,078	1,825	1,440	2	13	9.38%	41,869	1,721	1,753	3	12	144	8.20%	41,603	1,738	2,001	3	12	152	7.59%	

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		3,545	108	11	0	0	5.02%	3,481	159	24	1	1	4.98%	3,429	194	41	1	1	2	5.03%	
94		24,940	2,865	1,058	21	22	26.03%	24,103	3,307	1,273	22	32	319	23.05%	23,778	3,375	1,531	22	36	369	24.08%
95		8,723	741	346	3	6	8.50%	8,483	909	426	4	6	36	8.89%	8,291	1,020	491	3	6	49	9.03%
96		8	2	0	0	0	42.62%	8	2	0	0	0	0	37.28%	8	2	0	0	0	0	35.17%
97		119	12	4	0	1	14.71%	118	12	5	0	1	11.46%	117	11	6	0	1	9	9.74%	
98		118	12	3	0	0	11.45%	117	11	5	0	0	8.67%	116	11	6	0	0	0	7.21%	
99		11	0	0	0	0	0.10%	11	0	0	0	0	0.10%	11	0	0	0	0	0	0.10%	
100		117	12	3	0	0	11.46%	116	11	5	0	0	8.68%	115	11	6	0	0	0	7.22%	
101		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102		0	0	0	0	0	47.25%	0	0	0	0	0	0	46.95%	0	0	0	0	0	0	46.90%
103		0	0	0	0	0	44.71%	0	0	0	0	0	0	42.91%	0	0	0	0	0	0	41.85%
104		1	0	0	0	0	47.37%	1	0	0	0	0	0	47.20%	1	0	0	0	0	0	47.22%
105		184	0	0	0	0	45.00%	184	0	0	0	0	45.00%	184	0	0	0	0	0	0	45.00%
106		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		212	0	0	0	0	0	212	0	0	0	0	0	212	0	0	0	0	0	0	0
108		28,700	3,105	1,073	22	22	25.77%	28,098	3,478	1,302	22	32	321	24.63%	27,720	3,580	1,579	22	36	371	23.52%

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		1,402	12	3	1	0	72.44%	1,385	1,28	4	1	1	3	64.15%	1,368	41	7	1	1	4	58.87%
112		10,851	1,013	708	18	29	48.25%	10,528	1,164	879	18	30	374	42.50%	10,242	1,252	1,077	18	33	410	38.09%
113		2,026	164	116	1	34	29.43%	1,968	213	127	1	2	35	27.68%	1,915	246	146	1	2	36	25.02%
114		2,749	265	143	7	9	36.14%	2,642	304	210	7	9	64	32.71%	2,552	321	283	7	10	79	27.71%
115		41	21	7	0	1	18.17%	40	21	8	0	1	1	16.74%	39	20	9	0	0	1	15.64%
116		13	2	0	0	0	0.80%	13	2	1	0	0	0	0.83%	12	2	1	0	0	0	0.84%
117		0	1	0	0	0	0.52%	0	1	0	0	0	0	0.51%	0	1	0	0	0	0	0.51%
118		13	0	0	0	0	0.99%	13	0	0	0	0	0	0.98%	12	1	1	0	0	0	0.97%
119		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		27	19	7	0	1	19.20%	27	18	7	0	1	1	18.24%	27	18	8	0	0	1	17.43%
121		27	18	7	0	1	18.65%	26	18	7	0	1	1	17.63%	26	17	8	0	0	1	16.77%
122		1	1	0	0	0	46.19%	1	1	0	0	0	0	45.67%	1	1	0	0	0	0	45.51%
123		73	0	0	0	0	45.00%	72	0	0	0	0	0	45.00%	72	0	0	0	0	0	45.00%
124		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		883	0	0	0	0	0	883	0	0	0	0	0	883	0	0	0	0	0	0	0
126		13,249	1,046	717	19	30	48.04%	12,908	1,213	891	19	31	378	42.36%	12,605	1,314	1,093	19	35	416	38.03%

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129		242	1	0	0	0	54.65%	241	1	0	0	0	0	54.52%	240	2	1	0	0	1	54.50%
130		3,674	1,019	94	2	9	47.68%	3,534	1,125	124	2	10	52	41.82%	3,440	1,178	169	2	11	60	35.69%
131		2,072	384	70	1	2	52.57%	1,962	462	81	1	3	38	46.99%	1,892	526	104	1	3	40	38.40%
132		1	0	0	0	0	40.40%	1	0	0	0	0	0	37.60%	1	0	0	0	0	0	35.20%
133		17,131	1,339	149	3	18	30.98%	16,998	1,732	189	3	21	54	28.45%	16,793	2,098	228	3	24	61	26.76%
134		17,128	1,337	148	3	18	30.92%	16,995	1,730	188	3	21	54	28.39%	16,790	2,096	227	3	24	61	26.70%
135		5	0	0	0	0	1.41%	5	0	0	0	0	0	1.40%	5	0	0	0	0	0	1.39%
136		17,122	1,337	148	3	18	30.93%	16,990	1,729	188	3	21	54	28.42%	16,785	2,096	228	3	24	61	26.73%
137		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138		3	2	1	0	0	43.62%	3	2	1	0	0	0	41.23%	3						

2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

RowNum		Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	(min EUR, %)																					
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	2,870	114	4	0	0	4.08%	2,821	159	10	0	0	0	3.03%	2,775	196	18	0	0	0	0	
149	Corporates	8,749	704	121	4	15	18.92%	8,570	814	190	4	15	36	19.07%	8,418	888	267	4	14	51	18.94%	
150	Corporates - Of Which: Specialised Lending	4,523	85	8	1	0	9.10%	4,414	182	19	1	2	2	8.51%	4,322	254	40	1	1	2	7.86%	
151	Corporates - Of Which: SME	49	15	3	0	0	9.38%	47	15	4	0	0	0	8.01%	47	14	6	0	0	0	7.28%	
152	Retail	3,206	117	92	1	1	4.74%	3,155	115	145	1	2	6	4.13%	3,109	111	196	1	2	8	3.88%	
153	Retail - Secured on real estate property	2,887	71	72	1	0	3.47%	2,842	71	117	1	0	3	2.83%	2,801	69	160	1	0	4	2.56%	
154	Retail - Secured on real estate property - Of Which: SME	202	14	11	0	0	12.56%	197	13	17	0	0	2	8.92%	194	11	22	0	0	2	7.25%	
155	Retail - Secured on real estate property - Of Which: non-SME	2,685	57	60	1	0	1.76%	2,645	58	100	1	0	2	1.80%	2,607	58	138	1	0	2	1.81%	
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
157	Retail - Other Retail	318	46	20	0	1	9.17%	313	44	28	0	1	3	9.51%	308	42	35	0	1	3	9.87%	
158	Retail - Other Retail - Of Which: SME	14	2	1	0	0	25.70%	13	2	1	0	0	0	23.58%	13	2	1	0	0	0	22.22%	
159	Retail - Other Retail - Of Which: non-SME	305	44	20	0	1	8.36%	300	42	27	0	1	3	8.88%	295	40	34	0	1	3	9.34%	
160	Equity	30	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%	
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	Other non-credit obligation assets	489	0	0	0	0	0	489	0	0	0	0	0	0	489	0	0	0	0	0	0	
162	IRB TOTAL	15,343	936	217	5	17	12.60%	15,064	1,088	345	5	17	43	12.34%	14,821	1,194	481	5	16	59	12.20%	

RowNum		Baseline Scenario																			
		31/12/2021				31/12/2022				31/12/2023											
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
163	(min EUR, %)																				
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Institutions	4,662	13	1	0	0	14.32%	4,642	31	2	0	0	0	14.50%	4,618	54	3	0	0	0	14.37%
167	Corporates	9,542	1,341	149	4	17	31.97%	9,307	1,519	206	5	19	58	28.26%	9,134	1,619	278	5	20	71	25.69%
168	Corporates - Of Which: Specialised Lending	4,418	542	28	1	2	11.00%	4,318	619	51	1	2	4	8.39%	4,221	683	85	1	3	6	7.17%
169	Corporates - Of Which: SME	20	54	7	0	1	71.15%	19	53	8	0	1	5	62.72%	19	53	9	0	1	5	55.60%
170	Retail	235	32	15	0	2	13.98%	231	32	20	0	0	2	11.71%	226	32	25	0	0	3	10.46%
171	Retail - Secured on real estate property	207	20	10	0	1	5.18%	203	20	15	0	1	2	4.13%	198	21	19	0	0	1	3.58%
172	Retail - Secured on real estate property - Of Which: SME	78	11	5	0	0	2.85%	74	11	8	0	0	0	2.27%	71	11	11	0	0	0	2.03%
173	Retail - Secured on real estate property - Of Which: non-SME	130	9	5	0	0	7.29%	128	10	7	0	0	0	6.43%	127	10	8	0	0	0	5.79%
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail	28	12	5	0	2	33.43%	28	11	6	0	2	2	31.94%	28	11	6	0	0	2	31.01%
176	Retail - Other Retail - Of Which: SME	4	4	1	0	0	35.69%	4	4	1	0	0	0	35.24%	4	4	1	0	0	1	34.77%
177	Retail - Other Retail - Of Which: non-SME	25	8	3	0	1	32.55%	24	7	4	0	1	2	30.81%	24	7	5	0	0	1	29.84%
178	Equity	1	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	132	0	0	0	0	0	132	0	0	0	0	0	0	132	0	0	0	0	0	0
180	IRB TOTAL	14,573	1,385	165	4	17	30.24%	14,313	1,582	228	5	19	61	26.69%	14,110	1,706	306	5	21	74	24.30%

RowNum		Baseline Scenario																			
		31/12/2021				31/12/2022				31/12/2023											
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
181	(min EUR, %)																				
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Institutions	2,353	41	2	0	1	42.03%	2,330	62	4	1	1	2	40.09%	2,305	83	8	1	1	3	38.19%
185	Corporates	8,593	2,222	254	4	23	29.49%	8,475	2,269	334	5	25	93	27.53%	8,359	2,292	427	5	25	114	26.62%
186	Corporates - Of Which: Specialised Lending	4,577	984	159	2	4	32.36%	4,497	1,034	189	2	5	56	29.75%	4,423	1,070	228	2	6	62	27.40%
187	Corporates - Of Which: SME	3	22	0	0	0	14.62%	4	21	1	0	0	0	14.68%	4	21	2	0	0	0	15.40%
188	Retail	192	28	14	0	2	15.24%	191	25	18	0	0	2	12.38%	190	23	21	0	0	2	10.69%
189	Retail - Secured on real estate property	150	23	13	0	2	14.69%	150	25	16	0	0	2	12.01%	150	16	19	0	0	2	10.41%
190	Retail - Secured on real estate property - Of Which: SME	2	1	3	0	0	11.09%	2	1	3	0	0	0	11.01%	2	1	3	0	0	0	10.93%
191	Retail - Secured on real estate property - Of Which: non-SME	148	21	10	0	2	15.57%	148	18	14	0	2	2	12.20%	148	15	16	0	0	2	10.33%
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail	42	6	1	0	0	22.34%	41	6	2	0	0	0	16.01%	40	7	2	0	0	0	12.88%
194	Retail - Other Retail - Of Which: SME	0	2	0	0	0	32.96%	0	2	0	0	0	0	33.20%	0	2	0	0	0	0	33.23%
195	Retail - Other Retail - Of Which: non-SME	42	4	1	0	0	21.56%	41	5	2	0	0	0	15.19%	40	5	2	0	0	0	12.16%
196	Equity	40	0	0	0	0	45.00%	40	0	0	0	0	0	45.00%	40	0	0	0	0	0	45.00%
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	415	0	0	0	0	0	415	0	0	0	0	0	0	415	0	0	0	0	0	0
198	IRB TOTAL	11,992	2,301	270	5	24	28.85%	11,481	2,356	356	6	26	97	27.29%	11,310	2,398	456	6	26	119	26.08%







2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	996	33	1	0	1	0	45.42%	963	65	3	0	2	1	46.99%	931	93	0	0	2	3	47.43%
76	Corporates	4,792	1,716	212	7	27	69	32.65%	4,481	1,889	353	4	27	92	26.17%	4,388	1,845	488	4	25	111	22.65%
77	Corporates - Of Which: Specialised Lending	3,063	1,362	185	3	14	56	30.32%	2,880	1,454	292	2	14	69	23.55%	2,854	1,378	395	2	12	79	19.86%
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	34,129	1,819	1,278	5	16	98	7.67%	33,912	1,612	1,701	5	11	110	6.47%	33,884	1,229	2,113	4	7	120	5.68%
80	Retail - Secured on real estate property	34,125	1,819	1,278	5	16	98	7.66%	33,908	1,612	1,701	5	11	110	6.47%	33,880	1,229	2,113	4	7	120	5.68%
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.10%	0	0	0	0	0	0	0.10%	0	0	0	0	0	0	0.10%
82	Retail - Secured on real estate property - Of Which: non-SME	34,125	1,819	1,278	5	16	98	7.66%	33,908	1,612	1,701	5	11	110	6.47%	33,880	1,229	2,113	4	7	120	5.68%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	4	0	0	0	0	0	52.07%	4	0	0	0	0	0	57.62%	4	0	0	0	0	0	60.62%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	39.05%	0	0	0	0	0	0	36.99%	0	0	0	0	0	0	36.26%
86	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	52.35%	4	0	0	0	0	0	58.11%	4	0	0	0	0	0	61.22%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	365	0	0	0	0	0	0	365	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	40,283	3,569	1,491	12	43	168	11.24%	39,721	3,565	2,057	10	39	204	9.90%	39,568	3,168	2,607	8	34	233	8.95%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	2,973	648	44	2	3	4	8.38%	2,829	737	99	1	3	8	8.01%	2,808	701	155	1	2	12	7.84%
94	Corporates	18,769	8,223	1,692	44	238	533	31.52%	18,120	8,063	2,506	32	191	735	29.42%	18,045	7,411	3,227	29	153	897	27.80%
95	Corporates - Of Which: Specialised Lending	6,626	2,457	528	9	34	68	12.82%	6,360	2,468	783	7	28	98	12.49%	6,442	2,344	1,025	6	22	123	11.97%
96	Corporates - Of Which: SME	8	2	0	0	0	0	47.73%	8	2	0	0	0	0	47.47%	7	2	1	0	0	0	47.02%
97	Retail	116	15	4	0	1	15.32%	114	15	5	0	0	1	11.86%	113	14	7	0	0	1	9.94%	
98	Retail - Secured on real estate property	115	14	3	0	0	0	11.82%	113	14	5	0	0	0	8.94%	112	14	7	0	0	1	7.39%
99	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0.22%	1	0	0	0	0	0.22%	1	0	0	0	0	0	0.23%	
100	Retail - Secured on real estate property - Of Which: non-SME	114	14	3	0	0	0	11.83%	112	14	5	0	0	0	8.95%	111	13	7	0	0	1	7.38%
101	Retail - Qualifying Revolving	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	1	1	0	0	0	0	49.08%	1	1	0	0	0	0	50.32%	1	0	0	0	0	0	51.65%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	49.14%	0	0	0	0	0	0	49.15%	0	0	0	0	0	0	49.40%
104	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	49.08%	1	1	0	0	0	0	50.39%	1	0	0	0	0	0	51.80%
105	Equity	184	0	0	0	0	0	45.00%	184	0	0	0	0	0	45.00%	184	0	0	0	0	0	45.00%
106	Securitisation	212	0	0	0	0	0	0	212	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	22,254	8,886	1,739	46	212	538	30.91%	21,459	8,815	2,604	33	194	744	28.57%	21,362	8,126	3,390	31	156	910	26.85%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	1,338	74	4	2	3	3	72.33%	1,307	100	10	2	4	6	67.08%	1,266	134	17	1	5	11	64.82%
112	Corporates	8,617	3,131	823	51	127	425	51.67%	8,086	3,198	1,288	47	142	555	43.11%	8,002	2,777	1,793	41	113	698	38.94%
113	Corporates - Of Which: Specialised Lending	1,118	1,035	154	2	16	41	26.96%	1,195	865	247	2	15	52	20.94%	1,203	767	337	1	11	61	17.99%
114	Corporates - Of Which: SME	2,383	612	161	20	35	73	45.02%	2,170	692	265	20	43	117	39.65%	2,115	597	494	17	35	176	37.38%
115	Retail	37	24	7	0	1	1	20.08%	35	24	9	0	1	2	18.50%	35	23	11	0	1	2	17.14%
116	Retail - Secured on real estate property	13	2	0	0	0	0	1.97%	13	2	1	0	0	0	2.18%	12	2	1	0	0	0	2.39%
117	Retail - Secured on real estate property - Of Which: SME	0	1	0	0	0	0	0.84%	0	1	0	0	0	0	0.87%	0	1	0	0	0	0	0.87%
118	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	2.80%	13	1	1	0	0	0	2.91%	12	2	1	0	0	0	3.04%
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	24	22	7	0	1	1	21.16%	23	22	8	0	1	2	20.03%	23	20	10	0	1	2	18.82%
121	Retail - Other Retail - Of Which: SME	23	21	7	0	1	1	20.41%	22	21	8	0	1	2	19.14%	22	20	10	0	1	2	17.82%
122	Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	55.95%	1	1	0	0	0	0	56.83%	1	1	0	0	0	0	57.59%
123	Equity	73	0	0	0	0	0	45.00%	72	0	0	0	0	0	45.00%	72	0	0	0	0	0	45.00%
124	Securitisation	883	0	0	0	0	0	0	883	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	10,548	3,229	835	53	130	430	51.49%	10,384	3,321	1,306	48	146	563	43.11%	10,283	2,933	1,820	42	118	711	39.05%

Row/Item	(min EUR, %)	Adverse Scenario																		
		31/12/2021							31/12/2022							31/12/2023				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
127	Central banks	0	0	0	0															



2021 EU-wide Stress Test: Credit risk IRB  
ING Groep N.V.

RowNum		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	(min EUR, %)																					
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	2,683	292	14	0	0	3.08%	2,534	418	37	0	1	1	2.62%	2,447	479	62	0	1	2	2.51%	
149	Corporates	6,906	2,429	238	12	60	28.27%	6,870	2,231	473	7	48	123	26.09%	6,838	2,060	676	7	38	160	23.64%	
150	Corporates - Of Which: Specialised Lending	3,308	1,258	50	3	8	11.10%	3,328	1,140	148	2	8	14	9.65%	3,361	1,007	247	2	7	22	8.76%	
151	Corporates - Of Which: SME	46	17	3	0	0	10.97%	44	17	5	0	0	1	10.61%	44	15	8	0	0	1	10.39%	
152	Retail	3,133	170	113	3	3	6.13%	3,039	166	210	3	4	11	5.46%	2,951	143	321	3	3	17	5.24%	
153	Retail - Secured on real estate property	2,839	101	91	2	1	4.79%	2,755	100	175	2	1	7	4.12%	2,674	86	270	2	1	10	3.85%	
154	Retail - Secured on real estate property - Of Which: SME	193	21	14	0	0	12.69%	186	18	23	0	0	2	8.54%	182	13	32	0	0	2	6.73%	
155	Retail - Secured on real estate property - Of Which: non-SME	2,646	80	77	2	1	3.41%	2,569	82	152	2	1	5	3.45%	2,492	73	238	2	1	8	3.46%	
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
157	Retail - Other Retail	294	69	22	1	2	11.56%	284	66	35	1	3	4	12.15%	278	57	51	1	2	6	12.70%	
158	Retail - Other Retail - Of Which: SME	13	2	1	0	0	29.19%	13	2	2	0	0	0	26.75%	12	2	2	0	0	0	24.91%	
159	Retail - Other Retail - Of Which: non-SME	281	67	21	1	2	10.69%	272	63	34	1	2	4	11.49%	265	55	49	1	2	6	12.20%	
160	Equity	30	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%	30	0	0	0	0	0	45.00%	
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	Other non-credit obligation assets	489	0	0	0	0	0	489	0	0	0	0	0	0	489	0	0	0	0	0	0	
162	IRB TOTAL	13,240	2,891	365	15	63	20.45%	12,961	2,815	721	11	52	136	18.86%	12,755	2,682	1,059	10	42	178	16.82%	

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
163	(min EUR, %)																				
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Institutions	4,530	142	2	0	1	17.14%	4,513	154	7	0	1	1	16.46%	4,462	201	12	0	1	2	15.94%
167	Corporates	7,571	3,203	257	17	82	35.32%	7,745	2,780	506	8	66	160	31.52%	7,646	2,693	692	7	55	196	28.53%
168	Corporates - Of Which: Specialised Lending	3,268	1,588	93	4	11	11.02%	3,425	1,347	217	2	11	21	9.55%	3,413	1,258	318	2	9	27	8.59%
169	Corporates - Of Which: SME	19	54	8	0	2	61.36%	18	51	11	0	5	5	45.39%	17	50	13	0	1	5	39.56%
170	Retail	228	39	16	0	1	15.90%	222	39	21	0	1	3	13.92%	218	37	27	0	1	4	12.94%
171	Retail - Secured on real estate property	203	24	11	0	0	6.83%	197	25	15	0	0	1	5.76%	192	25	20	0	0	1	5.18%
172	Retail - Secured on real estate property - Of Which: SME	77	11	5	0	0	4.21%	73	12	8	0	0	0	3.55%	70	12	11	0	0	0	3.21%
173	Retail - Secured on real estate property - Of Which: non-SME	126	13	6	0	0	9.20%	124	14	7	0	0	1	8.34%	123	13	9	0	0	1	7.65%
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail	25	15	5	0	1	35.51%	25	14	6	0	1	2	35.13%	26	12	7	0	0	2	35.56%
176	Retail - Other Retail - Of Which: SME	3	5	1	0	0	38.34%	3	5	2	0	0	1	37.39%	3	4	2	0	0	1	37.08%
177	Retail - Other Retail - Of Which: non-SME	22	10	4	0	1	34.39%	22	9	4	0	0	1	34.22%	23	8	5	0	0	2	35.07%
178	Equity	1	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	132	0	0	0	0	0	132	0	0	0	0	0	0	132	0	0	0	0	0	0
180	IRB TOTAL	12,462	3,385	275	17	83	34.07%	12,614	2,973	535	8	68	164	30.61%	12,459	2,931	732	7	57	203	27.74%

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
181	(min EUR, %)																				
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Institutions	2,267	121	7	1	2	45.20%	2,188	192	16	1	3	7	42.39%	2,134	236	36	1	3	11	40.36%
185	Corporates	7,560	3,036	481	168	99	34.88%	7,376	3,004	699	8	79	226	32.43%	7,212	2,865	901	8	68	277	30.79%
186	Corporates - Of Which: Specialised Lending	4,190	1,300	230	4	21	31.21%	4,072	1,337	311	4	18	87	27.86%	4,007	1,321	391	3	17	100	25.70%
187	Corporates - Of Which: SME	3	22	1	0	1	35.15%	3	20	2	0	1	1	31.26%	3	19	4	0	1	1	29.39%
188	Retail	188	32	14	0	0	17.05%	186	29	18	0	0	3	14.00%	186	26	23	0	0	3	12.24%
189	Retail - Secured on real estate property	147	26	13	0	0	16.42%	147	22	17	0	0	2	13.42%	147	18	20	0	0	2	11.63%
190	Retail - Secured on real estate property - Of Which: SME	2	2	3	0	0	17.97%	2	2	3	0	0	0	17.83%	2	1	3	0	0	0	17.62%
191	Retail - Secured on real estate property - Of Which: non-SME	145	24	10	0	0	16.04%	145	21	14	0	0	2	12.61%	145	17	18	0	0	2	10.73%
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail	41	6	1	0	0	24.89%	40	7	2	0	0	0	19.49%	39	7	3	0	0	0	17.17%
194	Retail - Other Retail - Of Which: SME	2	2	0	0	0	38.17%	2	2	0	0	0	0	39.29%	0	2	0	0	0	0	40.08%
195	Retail - Other Retail - Of Which: non-SME	41	5	1	0	0	23.91%	40	5	2	0	0	0	18.54%	39	5	2	0	0	0	16.24%
196	Equity	40	0	0	0	0	45.00%	40	0	0	0	0	0	45.00%	40	0	0	0	0	0	45.00%
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	415	0	0	0	0	0	415	0	0	0	0	0	0	415	0	0	0	0	0	0
198	IRB TOTAL	10,471	3,190	503	10	102	34.63%	10,206	3,226	732	10	83	235	32.18%	9,987	3,227	950	9	71	291	30.62%

2021 EU-wide Stress Test: Credit risk STA  
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Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1		112,514	0	1,735	0	111,186	3	0	5	0	0	0.00%
2	Central banks	72,604	31	307	0	70,345	321	70	27	11	40	56.15%
3	Central governments	104	3	86	7	105	0	8	2	0	5	60.26%
4	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
5	Public sector entities	5,370	0	0	0	4,333	0	0	0	0	0	0.00%
6	Multilateral Development Banks	1,619	0	0	0	1,554	0	0	0	0	0	0.00%
7	International Organisations	3,536	1	837	0	3,127	188	2	2	1	0	8.09%
8	Institutions	5,445	308	5,066	383	4,189	915	392	11	10	90	23.00%
9	Corporates	732	16	568	21	582	157	27	1	2	15	56.94%
10	of which: SME	11,997	300	8,444	366	11,564	894	889	96	86	589	66.23%
11	Retail	1,975	62	1,129	70	1,702	436	210	7	31	148	70.53%
12	of which: SME	19,241	153	9,660	157	17,590	1,301	263	7	30	109	41.64%
13	Secured by mortgages on immovable property	1,101	48	540	51	940	140	84	1	10	36	42.49%
14	of which: SME	136	0	204	0	135	10	0	0	0	0	0.00%
15	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
16	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
17	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
18	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
19	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
20	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
21	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	232,566	796	26,338	913	224,488	3,691	1,623	151	137	832	51.29%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
22		43,601	0	0	0	43,595	0	0	1	0	0	0.00%
23	Central banks	7,447	12	0	0	7,440	186	12	0	0	0	1.35%
24	Central governments	4	0	1	0	4	0	0	0	0	0	0.00%
25	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
26	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
27	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
28	International Organisations	119	0	24	0	81	38	0	0	0	0	0.00%
29	Institutions	406	25	380	33	202	76	51	1	1	26	50.72%
30	Corporates	20	0	17	0	13	5	0	0	0	0	0.00%
31	of which: SME	6	0	4	0	2	7	1	0	1	0	62.37%
32	Retail	1	0	1	0	1	1	0	0	0	0	0.00%
33	of which: SME	2,417	2	1,580	2	2,035	417	6	0	0	4	64.13%
34	Secured by mortgages on immovable property	164	2	86	2	167	0	3	0	0	0	13.09%
35	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
36	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
37	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
38	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
39	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
40	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
41	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
42	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	54,201	40	1,989	36	53,359	724	70	2	5	30	43.51%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
43		23,601	0	0	0	23,601	0	0	0	0	0	0.00%
44	Central banks	12,137	0	0	0	12,135	0	0	0	0	0	0.00%
45	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
46	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
47	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
48	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
49	International Organisations	6	0	1	0	4	1	0	0	0	0	0.00%
50	Institutions	342	16	339	24	222	179	17	0	0	1	6.18%
51	Corporates	2	0	2	0	2	2	0	0	0	0	0.00%
52	of which: SME	28	0	17	0	31	17	1	1	0	0	68.03%
53	Retail	1	0	1	0	1	0	0	0	0	0	0.00%
54	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
55	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
56	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
57	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
58	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
59	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
60	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
61	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
62	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
63	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	36,118	16	358	24	35,995	181	18	1	0	1	8.40%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
64		22,838	0	5	0	22,827	0	0	0	0	0	0.00%
65	Central banks	7,790	0	2	0	7,319	1	0	0	0	0	0.00%
66	Central governments	4	0	1	0	4	0	0	0	0	0	16.13%
67	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
68	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
69	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
70	International Organisations	255	0	51	0	213	10	0	0	0	0	0.00%
71	Institutions	795	207	713	240	569	244	220	0	0	18	8.26%
72	Corporates	143	14	113	18	74	68	12	0	0	3	21.81%
73	of which: SME	1	0	0	0	0	0	0	0	0	0	11.61%
74	Retail	184	0	175	3	195	1	1	0	0	0	10.34%
75	of which: SME	2	1	2	1	1	1	1	0	0	0	16.13%
76	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
77	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
78	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
79	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
80	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
81	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
82	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
83	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
84	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	31,866	208	949	241	31,129	256	221	1	1	18	8.30%



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Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
85	Central banks	1,380	0	0	0	909	0	0	0	0	0	0.00%
86	Central governments	2,751	0	0	0	2,799	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
92	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94	Retail	241	0	180	0	294	7	8	6	2	8	94.97%
95	of which: SME	1	0	1	0	1	1	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	2,806	41	1,464	44	2,414	351	44	1	0	3	7.59%
97	of which: SME	602	22	288	23	544	25	24	0	0	2	8.37%
98	Items associated with particularly high risk	117	0	176	0	116	10	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	7,295	41	1,819	45	6,532	368	52	7	2	11	21.25%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	11,025	0	0	0	9,294	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	1,084	0	0	0	856	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	128	0	28	0	119	0	0	0	0	0	0.00%
113	Corporates	81	0	21	0	81	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0	0	0	0	0	92.58%
116	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	12,318	0	49	0	10,352	0	0	0	0	0	92.58%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
127	Central banks	31	0	0	0	31	0	0	0	0	0	0.00%
128	Central governments	10,093	1	0	0	10,270	6	2	2	0	1	61.98%
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
134	Corporates	822	7	775	10	635	190	11	1	4	35.36%	
135	of which: SME	205	1	158	1	157	48	3	0	3	80.97%	
136	Retail	3,260	74	2,250	51	3,234	367	259	27	43	185	71.25%
137	of which: SME	1,513	44	865	11	1,465	226	115	4	18	71	61.84%
138	Secured by mortgages on immovable property	10,622	36	5,085	36	10,330	277	73	4	15	36	50.10%
139	of which: SME	70	1	28	1	63	9	2	0	0	1	52.10%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147	Standardised Total	24,928	118	8,110	127	24,500	840	344	34	59	226	65.61%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
148	Central banks	3,058	0	0	0	3,058	0	0	0	0	0	0.00%
149	Central governments	4,470	0	0	0	4,481	0	0	1	0	0	0.00%
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	180	0	73	0	158	10	0	0	0	0	0.00%
155	Corporates	106	14	77	22	121	0	15	0	0	1	4.80%
156	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157	Retail	3,533	27	2,650	27	3,204	40	172	31	13	145	84.37%
158	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168	Standardised Total	11,347	41	2,799	49	11,022	51	187	33	13	146	77.90%

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RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		3,854	0	0	0	3,855	0	0	0	0	0	0.00%
170		229	0	0	0	238	0	0	0	0	0	31.32%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		3,481	0	0	0	3,076	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		1	0	0	0	1	0	0	0	0	0	32.29%
176		128	1	127	1	117	11	1	0	0	0	8.49%
177		8	0	6	0	6	2	0	0	0	0	0.00%
178		39	1	23	1	38	2	1	0	0	0	38.44%
179		36	1	21	1	35	1	1	0	0	0	38.51%
180		0	0	0	0	0	0	0	0	0	0	0.00%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		19	0	28	0	19	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		7,752	2	178	2	7,343	13	2	1	0	1	25.33%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		811	0	0	0	811	0	0	0	0	0	0.00%
191		3,774	0	0	0	3,796	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		120	0	0	0	120	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		2,582	1	577	0	2,475	102	2	2	0	0	6.00%
197		175	9	149	14	168	7	9	0	0	0	3.79%
198		5	0	4	0	4	0	0	0	0	0	0.00%
199		55	2	41	2	54	1	7	1	0	5	68.85%
200		0	0	0	0	0	0	0	0	0	0	0.00%
201		0	0	0	0	0	0	0	0	0	0	0.00%
202		0	0	0	0	0	0	0	0	0	0	0.00%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		0	0	0	0	0	0	0	0	0	0	0.00%
210		7,516	13	767	16	7,425	110	18	3	0	6	30.21%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		6,228	0	0	0	6,203	0	0	0	0	0	0.00%
212		118	0	8	0	70	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		51	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		28	0	9	0	9	12	0	0	0	0	0.00%
218		28	10	28	15	28	0	11	0	0	1	5.98%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		1	0	1	0	1	0	0	0	0	0	94.33%
221		2	0	1	0	2	0	0	0	0	0	99.89%
222		0	0	0	0	0	0	0	0	0	0	20.41%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		6,457	10	46	15	6,312	12	11	0	0	1	8.31%





**2021 EU-wide Stress Test: Credit risk STA**  
ING Groep N.V.

RowNum	Description	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(min EUR, %)																								
1	Central banks	111,186	3	0	0	0	0.00%	111,186	3	0	0	0	0.00%	111,186	3	0	0	0	0	0	0	0.00%			
2	Central governments	70,173	425	137	13	24	70	51,999%	69,920	621	195	15	24	93	47.60%	69,608	866	261	15	25	119	45.60%			
3	Regional governments or local authorities	67	36	10	0	1	0	61.45%	72	29	12	0	1	7	57.45%	75	24	15	0	1	8	54.90%			
4	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
5	Multilateral Development Banks	4,326	7	0	0	0	0	42.53%	4,315	19	1	0	0	0	40.60%	4,299	33	2	0	1	1	38.68%			
6	International Organisations	1,550	3	0	0	0	0	31.06%	1,546	8	0	0	0	0	31.06%	1,538	15	1	0	0	0	31.06%			
7	Institutions	3,078	205	32	5	2	5	19.36%	3,025	215	65	4	2	13	19.50%	3,007	215	15	1	2	19	19.87%			
8	Corporates	4,114	954	488	13	10	137	28.17%	4,016	962	577	12	11	163	28.27%	3,936	950	670	12	11	194	28.37%			
9	of which: SME	597	126	44	2	2	21	47.88%	582	125	60	2	2	25	41.88%	568	122	76	2	2	29	38.37%			
10	Retail	11,172	1,001	1,174	101	121	786	66.94%	10,840	1,073	1,439	94	131	955	66.40%	10,573	1,073	1,702	92	135	1,124	66.04%			
11	of which: SME	1,857	401	290	12	40	197	67.97%	1,596	400	353	10	40	232	65.72%	1,550	386	412	10	39	264	64.07%			
12	Secured by mortgages on immovable property	17,965	1,205	403	14	41	188	46.67%	17,672	1,311	531	12	42	219	41.32%	17,518	1,335	660	12	44	246	37.68%			
13	of which: SME	924	130	111	6	11	53	47.92%	895	132	132	2	6	60	45.60%	876	135	152	2	5	67	43.69%			
14	Items associated with particularly high risk	137	6	1	0	0	0	4.56%	132	10	3	0	0	0	4.52%	127	13	5	0	0	0	4.48%			
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
21	Standardised Total	223,710	3,846	2,246	147	198	1,194	53.18%	222,735	4,243	2,824	138	211	1,451	51.40%	221,867	4,526	3,408	135	219	1,709	50.16%			

RowNum	Description	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(min EUR, %)																								
22	Central banks	43,595	0	0	0	0	0.00%	43,595	0	0	0	0	0	0.00%	43,595	0	0	0	0	0	0	0.00%			
23	Central governments	7,472	132	30	1	13	12	40.05%	7,486	108	44	0	11	17	40.03%	7,480	101	57	1	7	23	40.03%			
24	Regional governments or local authorities	4	0	0	0	0	0	39.98%	4	0	0	0	0	0	39.98%	4	0	0	0	0	0	39.98%			
25	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
28	Institutions	79	39	0	0	0	0	70.09%	78	41	0	0	0	0	69.66%	76	43	0	0	0	0	69.71%			
29	Corporates	196	77	55	1	2	34	60.65%	194	75	59	0	2	35	58.99%	192	74	63	0	2	36	57.46%			
30	of which: SME	12	6	1	0	0	1	93.61%	12	6	1	0	0	1	79.09%	11	5	2	0	1	1	73.49%			
31	Retail	2	7	1	0	1	0	63.39%	2	7	1	0	1	0	63.25%	2	7	1	0	1	0	63.09%			
32	of which: SME	1	1	0	0	1	0	63.86%	1	1	0	0	0	0	63.27%	1	1	0	0	0	0	63.26%			
33	Secured by mortgages on immovable property	1,942	481	36	0	1	7	29.51%	1,886	514	59	0	0	0	13.11%	1,879	494	86	0	0	0	9.45%			
34	of which: SME	156	11	3	0	0	3	77.64%	149	17	4	0	1	3	63.26%	148	17	5	0	3	50.81%				
35	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
42	Standardised Total	53,294	736	122	2	17	53	43.83%	53,245	745	162	2	13	61	37.33%	53,227	719	207	2	11	68	32.80%			

RowNum	Description	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(min EUR, %)																								
43	Central banks	23,601	0	0	0	0	0.00%	23,601	0	0	0	0	0	0.00%	23,601	0	0	0	0	0	0	0.00%			
44	Central governments	12,115	15	0	0	0	0	40.00%	12,103	31	1	0	0	0	40.00%	12,076	56	2	0	1	1	40.00%			
45	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
49	Institutions	4	1	0	0	0	0	26.47%	4	1	0	0	0	0	20.66%	4	1	0	0	0	0	18.82%			
50	Corporates	221	179	18	0	1	3	15.20%	217	182	19	0	1	3	15.76%	214	183	21	0	1	3	16.23%			
51	of which: SME	0	2	0	0	0	0	45.00%	0	2	0	0	0	0	45.00%	0	2	0	0	0	0	45.00%			
52	Retail	25	4	1	0	1	0	81.58%	24	5	2	0	1	2	85.76%	23	5	3	0	1	2	87.29%			
53	of which: SME	25	4	1	0	1	0	95.00%	23	5	1	0	1	1	95.00%	22	5	2	0	1	2	95.00%			
54	Secured by mortgages on immovable property	1	0	0	0	0	0	73.41%	1	0	0	0	0	0	64.14%	1	0	0	0	0	0	60.19%			
55	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0							









**2021 EU-wide Stress Test: Credit risk STA**  
ING Groep N.V.

RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
169	Central banks	3,855	0	0	0	0	0.00%	3,855	0	0	0	0	0.00%	3,855	0	0	0	0	0	0	0	0.00%			
170	Central governments	237	0	0	0	0	41.47%	237	1	0	0	0	41.10%	237	1	0	0	0	0	0	0	40.75%			
171	Regional governments or local authorities	0	0	0	0	0	40.79%	0	0	0	0	0	40.79%	0	0	0	0	0	0	0	0	40.79%			
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
173	Multilateral Development Banks	3,070	0	0	0	0	44.97%	3,062	13	1	0	0	43.01%	3,051	23	2	0	0	0	0	1	41.28%			
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
175	Institutions	1	0	0	0	0	20.28%	1	13	4	0	0	16.48%	1	13	6	0	0	0	0	0	15.04%			
176	Corporates	115	11	2	0	0	11.12%	113	13	4	0	0	9.93%	110	13	6	0	0	0	0	1	9.39%			
177	of which: SME	6	2	0	0	0	21.47%	5	3	0	0	0	17.99%	5	3	0	0	0	0	0	0	16.79%			
178	Retail	36	3	2	0	0	35.59%	35	4	2	0	0	30.60%	34	4	3	0	0	0	0	1	26.86%			
179	of which: SME	33	3	2	0	0	36.07%	32	3	2	0	0	31.22%	31	4	2	0	0	0	0	1	27.46%			
180	Secured by mortgages on immovable property	0	0	0	0	0	70.07%	0	0	0	0	0	64.03%	0	0	0	0	0	0	0	0	62.11%			
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
182	Items associated with particularly high risk	19	0	0	0	0	30.01%	19	0	0	0	0	30.01%	19	0	0	0	0	0	0	0	30.01%			
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
189	Standardised Total	7,334	20	4	0	0	23.54%	7,321	30	7	0	1	21.05%	7,306	42	10	0	1	1	2	20.24%				

RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
190	Central banks	811	0	0	0	0	0.00%	811	0	0	0	0	0.00%	811	0	0	0	0	0	0	0	0.00%			
191	Central governments	3,783	14	1	0	0	40.00%	3,763	30	3	1	1	40.00%	3,743	48	5	1	1	1	1	2	40.00%			
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
195	International Organisations	120	0	0	0	0	18.27%	119	0	0	0	0	18.27%	119	1	0	0	0	0	0	0	18.27%			
196	Institutions	2,425	125	29	4	2	16.44%	2,391	130	59	3	2	10	16.72%	2,368	127	84	3	1	1	14	16.89%			
197	Corporates	164	10	10	0	0	14.94%	162	11	11	0	2	15.04%	161	11	12	0	0	0	0	2	15.16%			
198	of which: SME	4	0	0	0	0	5.98%	4	0	0	0	0	4.73%	4	0	0	0	0	0	0	0	4.35%			
199	Retail	63	2	8	1	0	70.38%	51	2	7	0	7	71.53%	50	2	10	1	0	0	0	7	71.29%			
200	of which: SME	0	0	0	0	0	71.01%	0	0	0	0	0	68.53%	0	0	0	0	0	0	0	0	66.34%			
201	Secured by mortgages on immovable property	0	0	0	0	0	54.83%	0	0	0	0	0	50.46%	0	0	0	0	0	0	0	0	49.60%			
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
210	Standardised Total	7,354	151	49	5	3	25.74%	7,298	173	82	4	3	19	23.36%	7,253	189	111	4	3	25	22.80%				

RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
211	Central banks	6,203	0	0	0	0	0.00%	6,203	0	0	0	0	0.00%	6,203	0	0	0	0	0	0	0	0.00%			
212	Central governments	68	0	0	0	0	40.00%	68	1	0	0	0	40.00%	68	2	0	0	0	0	0	0	40.00%			
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
217	Institutions	12	8	1	0	0	29.47%	12	7	2	0	0	29.05%	13	6	2	0	0	0	0	1	28.91%			
218	Corporates	27	0	11	0	0	14.68%	27	1	11	0	2	14.65%	26	1	11	0	0	0	0	2	14.63%			
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
220	Retail	1	0	0	0	0	94.45%	1	0	0	0	0	93.27%	1	0	0	0	0	0	0	0	92.17%			
221	of which: SME	0	0	0	0	0	99.60%	0	0	0	0	0	99.35%	0	0	0	0	0	0	0	0	99.08%			
222	Secured by mortgages on immovable property	2	0	0	0	0	37.39%	2	0	0	0	0	34.53%	2	0	0	0	0	0	0	0	31.91%			
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
228	Equity	0	0	0	0																				















2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
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Row Num		Moratoria - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
109	POLAND	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	981	0	421	0	759	756	212	212	10	9	4	6	2	21.29%
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	2	0	3	3	5	5	1	1	0	0	0	21.00%
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124	Securitisation															
125	Other non-credit obligation assets															
126	IRB TOTAL	990	0	423	0	762	759	217	217	11	10	4	6	2	21.28%	

Row Num		Moratoria - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
127	SPAIN	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	580	0	195	0	536	319	39	18	5	3	0	3	2	33.13%
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	580	0	195	0	536	319	39	18	5	3	0	3	2	33.13%
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142	Securitisation															
143	Other non-credit obligation assets															
144	IRB TOTAL	580	0	195	0	536	319	39	18	5	3	0	3	2	33.13%	

Row Num		Moratoria - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
145	LUXEMBOURG	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	140	0	24	0	71	70	68	68	1	1	0	0	0	6.16%
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	25	0	7	0	26	26	2	2	1	1	0	0	0	2.75%
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME														
155		Retail - Qualifying Revolving	24	0	5	0	23	23	1	1	0	0	0	0	0	-
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160	Securitisation															
161	Other non-credit obligation assets															
162	IRB TOTAL	169	0	32	0	97	96	70	70	2	2	0	0	0	4.17%	

Row Num		Moratoria - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
163	FRANCE	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	52	0	46	0	46	46	4	0	1	1	0	0	0	56.85%
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	2	0	1	0	1	1	0	0	0	0	0	0	0	4.33%
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	1	0	0	0	0	0	0	0	0.68%
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178	Securitisation															
179	Other non-credit obligation assets															
180	IRB TOTAL	54	0	49	0	50	50	4	0	1	1	0	0	0	43.00%	

Row Num		Moratoria - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
181	UNITED KINGDOM	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	6	0	10	0	2	2	0	0	4	0	0	0	0	6.84%
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	2	2	0	0	2	0	0	0	0	0.30%
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196	Securitisation															
197	Other non-credit obligation assets															
198	IRB TOTAL	6	0	10	0	2	2	0	0	4	0	0	0	0	6.80%	



























2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates	3,335	711	5,307	8	70	93	1,736	3,299	1,196	4,949	7	61	150	3,10%	3,324	1,591	4,538	6	42	208	4,59%
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail	5,356	849	1,754	6	53	96	5,47%	5,415	1,081	1,461	7	40	150	10,27%	5,428	1,288	1,243	5	29	202	16,23%
8	Retail - Secured on real estate property																					
9	Retail - Secured on real estate property - Of Which: SME																					
10	Retail - Secured on real estate property - Of Which: non-SME																					
11	Retail - Qualifying Revolving	4,289	672	1,013	2	24	48	4,74%	4,314	828	833	3	18	85	9,79%	4,330	988	636	2	13	115	17,05%
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15	Equity																					
16	Securitisation																					
17	Other non-credit obligation assets																					
18	IRB TOTAL	8,906	1,561	7,159	14	133	189	2,64%	8,924	2,278	6,423	14	102	307	4,78%	8,964	2,882	5,780	11	72	411	7,11%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	1,365	224	1,500	2	20	31	1,98%	1,334	384	1,461	2	15	49	3,32%	1,342	501	1,336	1	10	60	4,52%
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	739	75	343	2	13	19	5,54%	752	120	285	2	10	30	10,69%	748	156	253	1	8	38	15,24%
26	Retail - Secured on real estate property																					
27	Retail - Secured on real estate property - Of Which: SME																					
28	Retail - Secured on real estate property - Of Which: non-SME																					
29	Retail - Qualifying Revolving	383	13	38	0	1	2	4,17%	190	20	43	0	1	4	8,89%	194	27	32	0	0	3	15,48%
30	Retail - Other Retail																					
31	Retail - Other Retail - Of Which: SME																					
32	Retail - Other Retail - Of Which: non-SME																					
33	Equity																					
34	Securitisation																					
35	Other non-credit obligation assets																					
36	IRB TOTAL	2,106	299	1,935	4	33	50	2,61%	2,087	504	1,748	4	25	79	4,51%	2,092	657	1,590	3	17	99	6,22%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	569	51	179	1	17	26	14,70%	587	69	142	2	12	35	24,67%	588	89	121	1	9	44	36,49%
44	Retail - Secured on real estate property																					
45	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME																					
47	Retail - Qualifying Revolving	469	30	97	1	8	8	8,54%	464	42	91	1	7	12	13,19%	463	55	78	1	5	16	20,33%
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	569	51	179	1	17	26	14,70%	587	69	142	2	12	35	24,67%	588	89	121	1	9	44	36,49%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	1,060	400	3,130	2	43	43	1,37%	1,070	639	2,874	2	32	72	2,52%	1,094	844	2,652	2	22	99	3,74%
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME	1,833	209	715	1	12	18	2,82%	1,849	276	632	1	9	27	4,32%	1,835	351	530	1	6	36	6,33%
61	Retail	1,430	120	345	0	3	6	1,82%	1,441	155	300	1	2	9	3,05%	1,424	200	272	0	2	13	4,62%
62	Retail - Secured on real estate property																					
63	Retail - Secured on real estate property - Of Which: SME																					
64	Retail - Secured on real estate property - Of Which: non-SME																					
65	Retail - Qualifying Revolving																					
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	3,041	609	3,847	3	55	62	1,60%	3,094	915	3,508	3	41	100	2,80%	3,096	1,196	3,235	2	20	133	4,20%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail	1,430	480	386	0	4	23															























2021 EU-wide Stress Test: Credit risk COVID-19 STA

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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1																							
2																							
3																							
4																							
5																							
6																							
7																							
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17																							
18																							
19																							
20																							
21																							

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22																							
23																							
24																							
25																							
26																							
27																							
28																							
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40																							
41																							
42																							

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43																							
44																							
45																							
46																							
47																							
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59																							
60																							
61																							
62																							
63																							

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
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# 2021 EU-wide Stress Test: Securitisations

ING Groep N.V.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,194						
2		SEC-SA	3,312						
3		SEC-ERBA	1,678						
4		SEC-IAA	2,793						
5		<b>Total</b>	<b>9,977</b>						
6	REA	SEC-IRBA	329	350	367	393	370	448	544
7		SEC-SA	850	1,085	1,083	1,096	4,114	4,381	4,629
8		SEC-ERBA	198	226	237	246	372	420	515
9		SEC-IAA	526	595	713	714	2,649	2,930	3,177
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>1,903</b>	<b>2,256</b>	<b>2,400</b>	<b>2,450</b>	<b>7,504</b>	<b>8,179</b>	<b>8,865</b>	
12	Impairments	Total banking book others than assessed at fair value		5	2	3	6	3	4



# 2021 EU-wide Stress Test: Risk exposure amounts

ING Groep N.V.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	259,033	259,630	262,159	266,205	278,766	310,979	337,783
2	Risk exposure amount for securitisations and re-securitisations	1,903	2,256	2,400	2,450	7,504	8,179	8,865
3	Risk exposure amount other credit risk	257,130	257,374	259,758	263,755	271,261	302,800	328,919
4	Risk exposure amount for market risk	9,326	9,326	9,326	9,326	10,776	11,068	11,282
5	Risk exposure amount for operational risk	37,785	37,800	37,785	37,785	38,532	39,231	39,917
6	Other risk exposure amounts	180	180	180	180	68	80	110
7	<b>Total risk exposure amount</b>	<b>306,324</b>	<b>306,936</b>	<b>309,450</b>	<b>313,496</b>	<b>328,142</b>	<b>361,358</b>	<b>389,092</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>306,324</b>	<b>306,936</b>	<b>309,450</b>	<b>313,496</b>	<b>328,142</b>	<b>361,358</b>	<b>389,092</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>306,324</b>	<b>306,936</b>	<b>309,450</b>	<b>313,496</b>	<b>328,142</b>	<b>361,358</b>	<b>389,092</b>



## 2021 EU-wide Stress Test: Capital

ING Groep N.V.

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	<b>A</b>	<b>OWN FUNDS</b>		<b>61,499</b>	<b>63,137</b>	<b>63,180</b>	<b>63,654</b>	<b>60,972</b>	<b>59,752</b>	<b>59,158</b>
2	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>47,296</b>	<b>48,842</b>	<b>49,905</b>	<b>50,334</b>	<b>42,785</b>	<b>42,958</b>	<b>42,749</b>
3	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		17,123	17,123	17,123	17,123	17,123	17,123	17,123
4	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	<b>A.1.2</b>	Retained earnings		32,008	33,516	34,784	35,893	28,763	28,937	29,326
6	<b>A.1.3</b>	Accumulated other comprehensive income		1,843	1,843	1,843	1,843	537	537	537
7	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		-488	-488	-488	-488	-1,609	-1,609	-1,609
8	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]		-307	-307	-307	-307	-492	-492	-492
9	<b>A.1.3.3</b>	Other OCI contributions		2,638	2,638	2,638	2,638	2,638	2,638	2,638
10	<b>A.1.4</b>	Other Reserves		397	397	397	397	397	397	397
11	<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0
12	<b>A.1.6</b>	Minority interest given recognition in CET1 capital		173	169	168	173	220	263	306
13	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		-1,830	-1,830	-1,830	-1,830	-1,509	-1,509	-1,509
14	<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-484	-484	-484	-484	-598	-598	-598
15	<b>A.1.7.2</b>	Cash flow hedge reserve		-1,450	-1,450	-1,450	-1,450	-1,015	-1,015	-1,015
16	<b>A.1.7.3</b>	Other adjustments		104	104	104	104	104	104	104
17	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-1,097	-941	-941	-941	-34	-34	-34
18	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-124	-114	-102	-89	-1,558	-1,409	-1,242
19	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-4	-4	-4	-2	-2	-3
20	<b>A.1.11</b>	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-49	-264	-958	-48	-240	-1,040
21	<b>A.1.12</b>	(-) Defined benefit pension fund assets		-579	-579	-579	-579	-415	-415	-415
22	<b>A.1.13</b>	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	<b>A.1.14</b>	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	<b>A.1.15</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25	<b>A.1.15.1</b>	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26	<b>A.1.16</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27	<b>A.1.17</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	<b>A.1.18</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	<b>A.1.19</b>	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	<b>A.1.20</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-351	-351	-351	-351	-351	-351	-351
31	<b>A.1.21</b>	CET1 capital elements or deductions - other		-339	-339	-339	-339	-339	-339	-339
32	<b>A.1.22</b>	Amount subject to IFRS 9 transitional arrangements		-77	0	0	0	0	0	0
33	<b>A.1.22.1</b>	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34	<b>A.1.22.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35	<b>A.1.22.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36	<b>A.1.22.4</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		110	0	0	0	0	0	0
37	<b>A.1.22.4.1</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		33	0	0	0	0	0	0
38	<b>A.1.23</b>	Transitional adjustments		77	1	-1	-5	1	0	-6
39	<b>A.1.23.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	<b>A.1.23.2</b>	Transitional adjustments due to additional minority interests (+/-)		0	1	-1	-5	1	0	-6
41	<b>A.1.23.3</b>	Adjustments due to IFRS 9 transitional arrangements		77	0	0	0	0	0	0
42	<b>A.1.23.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		77	0	0	0	0	0	0
43	<b>A.1.23.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	<b>A.1.23.4</b>	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	<b>A.1.23.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	<b>A.1.23.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47	<b>A.1.23.4.3</b>	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>5,691</b>	<b>5,621</b>	<b>4,708</b>	<b>4,708</b>	<b>5,621</b>	<b>4,708</b>	<b>4,708</b>
49	<b>A.2.1</b>	Additional Tier 1 Capital instruments		4,708	4,708	4,708	4,708	4,708	4,708	4,708
50	<b>A.2.2</b>	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	<b>A.2.3</b>	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	<b>A.2.4</b>	Additional Tier 1 transitional adjustments		983	913	0	0	913	0	0
53	<b>A.2.4.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>52,987</b>	<b>54,463</b>	<b>54,613</b>	<b>55,042</b>	<b>48,406</b>	<b>47,666</b>	<b>47,457</b>
55	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>8,513</b>	<b>8,673</b>	<b>8,567</b>	<b>8,612</b>	<b>12,566</b>	<b>12,086</b>	<b>11,701</b>
56	<b>A.4.1</b>	Tier 2 Capital instruments		8,360	8,339	8,328	8,325	8,539	8,684	8,793
57	<b>A.4.2</b>	Other Tier 2 Capital components and deductions		0	181	239	287	3,866	3,389	2,891
58	<b>A.4.3</b>	Tier 2 transitional adjustments		153	153	0	0	160	13	17
59	<b>A.4.3.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60	<b>A.5</b>	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0

# 2021 EU-wide Stress Test: Capital

ING Groep N.V.

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		306,324	306,936	309,450	313,496	328,142	361,358	389,092
62	<b>B.1</b>	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63	<b>B.2</b>	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		15.44%	15.91%	16.13%	16.06%	13.04%	11.89%	10.99%
65	<b>C.2</b>	<b>Tier 1 Capital ratio</b>		17.30%	17.74%	17.65%	17.56%	14.75%	13.19%	12.20%
66	<b>C.3</b>	<b>Total Capital ratio</b>		20.08%	20.57%	20.42%	20.30%	18.58%	16.54%	15.20%
67	<b>D.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		47,219	48,841	49,906	50,339	42,784	42,958	42,755
68	<b>D.2</b>	<b>TIER 1 CAPITAL (fully loaded)</b>		51,927	53,549	54,614	55,047	47,492	47,666	47,463
69	<b>D.3</b>	<b>TOTAL CAPITAL (fully loaded)</b>		60,287	62,069	63,180	63,659	59,898	59,739	59,147
70	<b>E.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		15.41%	15.91%	16.13%	16.06%	13.04%	11.89%	10.99%
71	<b>E.2</b>	<b>Tier 1 Capital ratio</b>		16.95%	17.45%	17.65%	17.56%	14.47%	13.19%	12.20%
72	<b>E.3</b>	<b>Total Capital ratio</b>		19.68%	20.22%	20.42%	20.31%	18.25%	16.53%	15.20%
73	<b>F</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74	<b>G</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	4,708	4,708	4,708	4,708	4,708	4,708
75	<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	<b>H.1</b>	<b>Total leverage ratio exposures (transitional)</b>		1,101,771	1,101,771	1,101,771	1,101,771	1,101,771	1,101,771	1,101,771
77	<b>H.2</b>	<b>Total leverage ratio exposures (fully loaded)</b>		1,101,661	1,101,661	1,101,661	1,101,661	1,101,661	1,101,661	1,101,661
78	<b>H.3</b>	<b>Leverage ratio (transitional)</b>		4.81%	4.94%	4.96%	5.00%	4.39%	4.33%	4.31%
79	<b>H.4</b>	<b>Leverage ratio (fully loaded)</b>		4.71%	4.86%	4.96%	5.00%	4.31%	4.33%	4.31%
80	<b>P.1</b>	<b>Capital conservation buffer</b>		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	<b>P.2</b>	<b>Countercyclical capital buffer</b>		0.02%	0.02%	0.02%	0.02%	0.00%	0.00%	0.00%
82	<b>P.3</b>	<b>O-SII buffer</b>		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	<b>P.4</b>	<b>G-SII buffer</b>		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84	<b>P.5</b>	<b>Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	<b>P.5.1</b>	<b>Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	<b>P.6</b>	<b>Combined buffer</b>		5.02%	5.02%	5.02%	5.02%	5.00%	5.00%	5.00%
87	<b>R.1</b>	<b>Pillar 2 capital requirement</b>		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88	<b>R.1.1</b>	<b>Of which: CET1</b>		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	<b>R.2</b>	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90	<b>R.2.1</b>	<b>Of which: CET1</b>		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91	<b>R.3</b>	<b>Overall capital requirement</b> (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.77%	14.77%	14.77%	14.77%	14.75%	14.75%	14.75%
92	<b>R.3.1</b>	<b>Of which: CET1</b> (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.51%	10.51%	10.51%	10.51%	10.48%	10.48%	10.48%



# 2021 EU-wide Stress Test: P&L

ING Groep N.V.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	<b>Net interest income</b>	13,959	12,241	11,554	11,110	11,365	10,549	10,023
2	Interest income	36,109	29,102	25,104	22,568	28,504	24,471	21,599
3	Interest expense	-22,151	-16,860	-13,551	-11,458	-17,139	-13,922	-11,575
4	<b>Dividend income</b>	133	120	120	120	66	66	66
5	<b>Net fee and commission income</b>	3,011	3,004	3,009	3,008	2,382	2,424	2,584
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	597	493	493	493	-179	370	370
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					104		
8	<b>Other operating income not listed above, net</b>	108	50	50	50	249	50	50
9	<b>Total operating income, net</b>	17,807	15,909	15,226	14,782	13,988	13,459	13,094
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-2,665	-793	-886	-904	-6,680	-2,165	-1,811
11	<b>Other income and expenses not listed above, net</b>	-11,332	-10,671	-10,602	-10,610	-12,089	-10,783	-10,709
12	<b>Profit or (-) loss before tax from continuing operations</b>	3,809	4,446	3,737	3,268	-4,781	511	573
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-1,246	-1,334	-1,121	-980	1,434	-153	-172
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>2,563</b>	<b>3,112</b>	<b>2,616</b>	<b>2,287</b>	<b>-3,346</b>	<b>358</b>	<b>401</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	1,591	1,603	1,348	1,179	-102	184	12
17	<b>Attributable to owners of the parent net of estimated dividends</b>	972	1,508	1,268	1,109	-3,244	173	389
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	265

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

ING Groep N.V.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0