



## 2023 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2023 EU-wide Transparency Exercise

### Key Metrics

ING Groep N.V.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	49,929	47,961	48,588	48,125	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,913	47,944	48,577	48,114	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	56,873	54,316	55,731	55,277	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	56,856	54,299	55,719	55,266	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	67,067	64,330	64,884	64,461	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,050	64,313	64,873	64,450	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	338,561	331,520	327,377	322,926	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	338,545	331,503	327,365	322,915	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.75%	14.47%	14.84%	14.90%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.74%	14.46%	14.84%	14.90%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.80%	16.38%	17.02%	17.12%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.79%	16.38%	17.02%	17.11%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.81%	19.40%	19.82%	19.96%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.81%	19.40%	19.82%	19.96%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,145,577	1,063,802	1,125,123	1,131,413	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.96%	5.11%	4.95%	4.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	56,873	54,316	55,731	55,277	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	56,855	54,299	55,723	55,273	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,145,577	1,063,802	1,125,123	1,131,413	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,145,560	1,063,785	1,125,112	1,131,401	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.96%	5.11%	4.95%	4.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.96%	5.10%	4.95%	4.89%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>67,067</b>	<b>64,330</b>	<b>64,884</b>	<b>64,461</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>49,929</b>	<b>47,961</b>	<b>48,588</b>	<b>48,125</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,766	15,948	17,141	15,648	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	33,836	33,694	33,505	34,691	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-682	-1,694	-1,768	-2,043	C.01.00 (0190,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	525	550	560	529	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	279	283	283	301	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2,009	2,301	1,946	2,125	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-842	-824	-840	-855	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-484	-438	-340	-276	C.01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-3	-149	-171	-123	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-300	-489	-442	-440	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-670	-670	-670	-693	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-522	-568	-629	-719	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	17	17	11	11	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	17	17	11	11	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,943</b>	<b>6,355</b>	<b>7,143</b>	<b>7,152</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,942	6,355	7,146	7,159	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-
	A.2.4	Additional Tier 1 transitional adjustments	1	0	-3	-7	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-
	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>56,873</b>	<b>54,316</b>	<b>55,731</b>	<b>55,277</b>	C.01.00 (0050,0050)	Article 25 of CRR
	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,194</b>	<b>10,014</b>	<b>9,153</b>	<b>9,184</b>	C.01.00 (0570,0050)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	10,193	10,014	9,157	9,191	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-
	A.4.3	Tier 2 transitional adjustments	1	0	-3	-7	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-
	OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>338,561</b>	<b>331,520</b>	<b>327,377</b>	<b>322,926</b>	C.01.00 (0010,0050)
B.1		Of which: Transitional adjustments included	17	17	11	11	C.01.00 (0010,0040)	-
<b>C.1</b>		<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.75%</b>	<b>14.47%</b>	<b>14.84%</b>	<b>14.90%</b>	CA1 (X)	-
CAPITAL RATIOS (%) Transitional period	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.80%</b>	<b>16.38%</b>	<b>17.02%</b>	<b>17.12%</b>	CA1 (Y)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.81%</b>	<b>19.40%</b>	<b>19.82%</b>	<b>19.96%</b>	CA2 (X)	-
	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>49,913</b>	<b>47,944</b>	<b>48,577</b>	<b>48,114</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
MEMO ITEMS	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.74%</b>	<b>14.46%</b>	<b>14.84%</b>	<b>14.90%</b>	GA1-B.1	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17	17	11	11	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	17	17	11	11	C.01.00 (0440,0040)	-	

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

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

ING Groep N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	271,051	264,361	258,470	253,853	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	27,511	26,636	27,760	27,637	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	213,164	205,344	198,920	193,522	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	8,802	8,860	8,963	8,907	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	12,547	10,451	11,988	11,075	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	1,045	864	742	746	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,898	2,466	2,285	2,436	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,212	13,434	13,873	14,597	C 02.00 (r0520, c0010)
Of which the standardised approach	4,802	5,342	5,940	5,860	C 02.00 (r0530, c0010)
Of which IMA	8,409	8,092	7,934	8,737	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	32,689	35,000	35,000	35,000	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	32,689	35,000	35,000	35,000	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,119	4,944	5,019	5,220	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
<b>Total</b>	<b>338,561</b>	<b>331,520</b>	<b>327,377</b>	<b>322,926</b>	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

**2023 EU-wide Transparency Exercise**  
**P&L**  
ING Groep N.V.

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	32,085	47,063	20,974	45,736
Of which debt securities income	903	1,345	506	1,077
Of which loans and advances income	13,071	20,023	8,182	17,579
Interest expenses	22,057	33,478	16,876	37,738
Of which deposits expenses	2,691	5,388	3,282	7,463
Of which debt securities issued expenses	1,672	2,501	1,000	2,194
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	168	181	2	23
Net Fee and commission income	2,698	3,586	896	1,807
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	80	57	13	28
Gains or (-) losses on financial assets and liabilities held for trading, net	176	1,023	358	1,079
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	332	439	-77	-2
Gains or (-) losses from hedge accounting, net	-140	135	48	11
Exchange differences (gain or (-) loss), net	589	45	275	386
Net other operating income /(expenses)	-123	-380	-60	-35
<b>TOTAL OPERATING INCOME, NET</b>	<b>13,808</b>	<b>18,670</b>	<b>5,554</b>	<b>11,294</b>
(Administrative expenses)	6,767	9,342	2,485	4,874
(Cash contributions to resolution funds and deposit guarantee schemes)	707	779	381	424
(Depreciation)	541	711	164	328
Modification gains or (-) losses, net	-1	-14	-46	-46
(Provisions or (-) reversal of provisions)	240	281	25	61
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-6	-15	-4
(Other provisions)	239	287	40	65
Of which pending legal issues and tax litigation <sup>1)</sup>	0	18	0	0
Of which restructuring <sup>2)</sup>	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,589	1,853	121	208
(Financial assets at fair value through other comprehensive income)	0	-4	-2	-3
(Financial assets at amortised cost)	1,589	1,856	123	211
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	230	271	3	10
(of which Goodwill)	32	32	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	59	84	16	36
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,791</b>	<b>5,502</b>	<b>2,344</b>	<b>5,379</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,640</b>	<b>3,777</b>	<b>1,629</b>	<b>3,846</b>
Profit, or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,640</b>	<b>3,777</b>	<b>1,629</b>	<b>3,846</b>
Of which attributable to owners of the parent	2,586	3,674	1,591	3,746

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

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

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ING Groep N.V.

(mil EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	139,405				90,465				122,682				116,585				IAS 1.54 (f)	
Financial assets held for trading	73,110	9,948	61,914	1,249	58,994	13,334	44,625	1,035	58,843	14,301	43,076	1,466	64,387	16,451	45,995	1,941	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	75,173	45	72,861	2,268	46,844	70	44,925	1,849	73,854	220	70,986	2,648	70,216	209	67,116	2,891	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	6,831	24	3,118	3,689	6,159	33	2,633	3,492	5,848	34	2,428	3,386	6,005	222	2,256	3,527	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	31,147	27,080	3,070	997	31,625	27,665	3,069	891	34,426	30,509	3,082	835	37,391	33,943	2,484	964	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	723,076				725,306				718,096				724,363				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,600	0	1,600	0	1,769	0	1,769	0	1,343	0	1,343	0	1,374	0	1,374	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-9,576				-9,386				-8,694				-8,611				IAS 39.89A(6); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	18,064				16,042				15,791				17,471					
<b>TOTAL ASSETS</b>	<b>1,058,830</b>				<b>967,817</b>				<b>1,022,188</b>				<b>1,029,181</b>				IAS 1.9(a), IG 6	

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

(mil EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	28,277	244	0	-8	-20	0	28,680	436	0	-10	-11	0	31,660	295	0	-10	-8	0	34,431	361	0	-11	-5	0	Annex V.Part 1.31, 44(b)
	Loans and advances	727	23	4	0	0	-1	622	20	3	0	0	-1	574	16	4	0	0	-1	709	15	3	0	0	-1	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	47,367	545	0	-15	-2	0	46,247	1,930	0	-13	-4	0	46,697	1,043	0	-14	-5	0	47,123	1,108	0	-13	-5	0	Annex V.Part 1.31, 44(b)
	Loans and advances	614,045	55,986	10,967	-504	-1,879	-3,626	614,153	57,631	11,167	-550	-1,641	-3,819	609,316	55,623	11,051	-535	-1,542	-3,735	621,071	49,907	10,649	-547	-1,489	-3,638	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

ING Groep N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	58,090	40,534	42,145	41,292	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	65,436	50,883	70,780	73,866	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	863,744	810,308	840,595	846,236	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,654	1,602	1,146	1,123	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-50	-29	-27	-25	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,426	1,384	1,237	1,208	IAS 37.10; IAS 1.54(l)
Tax liabilities	792	582	830	775	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15,068	12,141	13,208	13,243	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>1,007,160</b>	<b>917,405</b>	<b>969,914</b>	<b>977,718</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>51,670</b>	<b>50,413</b>	<b>52,274</b>	<b>51,463</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>1,058,830</b>	<b>967,817</b>	<b>1,022,188</b>	<b>1,029,181</b>	<b>IAS 1.IG6</b>

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

ING Groep N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		47,908	33,917	28,160	29,358	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,265	935	1,676	2,674	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,078	1,291	2,039	1,587	Annex V.Part 1.31
Deposits	Central banks	71,389	41,541	36,909	12,913	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	98	17	244	36	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,993	10,857	10,052	11,040	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,352	5,867	5,167	5,041	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	33,691	25,700	33,279	35,214	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,021	3,674	4,291	5,040	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	131,830	87,655	123,029	118,283	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	44,143	37,936	42,049	38,143	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	141,739	136,817	139,361	138,683	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	116,625	114,388	111,394	108,283	ECB/2013/33 Annex 2.Part 2.9.1
	Households	438,826	445,102	445,980	467,387	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	390,622	393,272	389,573	407,719	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		111,970	118,323	132,949	144,149	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		16,653	15,867	17,077	15,852	Annex V.Part 1.37
Other financial liabilities		1,236	1,190	1,231	1,229	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>989,925</b>	<b>903,328</b>	<b>954,667</b>	<b>962,518</b>	

**2023 EU-wide Transparency Exercise**  
**Market Risk**  
 ING Groep N.V.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	0	0	129	26	225	54						140	34	202	54							
Of which: General risk	0	0	114	23	201	48						112	27	161	44							
Of which: Specific risk	0	0	15	4	24	6						28	7	41	10							
Equities	0	0	16	4	32	7						13	3	26	6							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	16	4	32	7						13	3	26	6							
Foreign exchange risk	4,797	5,332	67	18	49	14						56	9	37	9							
Commodities risk	0	0	10	2	8	2						10	2	9	2							
<b>Total</b>	<b>4,797</b>	<b>5,332</b>	<b>223</b>	<b>50</b>	<b>315</b>	<b>77</b>	<b>121</b>	<b>135</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,409</b>	<b>219</b>	<b>49</b>	<b>274</b>	<b>70</b>	<b>155</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,092</b>
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	0	0	132	54	208	75						142	42	263	53							
Of which: General risk	0	0	101	39	165	60						94	26	192	39							
Of which: Specific risk	0	0	31	14	44	15						49	16	71	15							
Equities	0	0	15	5	19	8						15	5	32	8							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	15	5	19	8						15	5	32	8							
Foreign exchange risk	5,928	5,843	29	6	28	9						19	5	32	6							
Commodities risk	0	0	10	3	12	3						12	3	18	4							
<b>Total</b>	<b>5,928</b>	<b>5,843</b>	<b>187</b>	<b>68</b>	<b>267</b>	<b>95</b>	<b>123</b>	<b>181</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,934</b>	<b>187</b>	<b>55</b>	<b>345</b>	<b>72</b>	<b>166</b>	<b>137</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,737</b>

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

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	(info EPR, %)							
	Central governments or central banks	476,709	211,277	2,089		466,198	174,962	1,713
	Regional governments or local authorities	82	43	36		75	37	31
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	14,261	9,839	0		18,044	11,154	0
	International Organisations	11,690	1,918	0		11,692	2,172	0
	Institutions	746	3,187	472		657	3,077	486
	Corporates	10,976	6,932	6,396		10,232	6,121	5,698
	of which: SME	1,829	1,080	945		1,724	982	797
	Retail	16,883	11,242	7,982		16,654	11,687	8,321
	of which: SME	3,261	2,313	1,376		3,389	2,368	1,410
	Secured by mortgages on immovable property	21,715	20,484	9,820		21,683	20,486	9,545
	of which: SME	1,839	1,631	810		1,965	1,762	867
	Exposures in default	1,261	385	489	713	1,275	465	596
	Items associated with particularly high risk	293	239	348		286	232	337
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>		554,644	265,537	27,863	1,047	546,894	230,433	26,841

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2023 exercise.

<sup>(3)</sup> Only the most exposed countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS	(info EPR, %)							
	Central governments or central banks	127,337	65,609	24		128,393	39,557	1
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	49	41	8		38	13	7
	Corporates	527	482	482		515	417	464
	of which: SME	44	35	30		43	34	29
	Retail	64	5	5		5	4	3
	of which: SME	4	1	1		4	1	1
	Secured by mortgages on immovable property	2,588	2,089	1,349		2,553	2,037	1,267
	of which: SME	117	147	97		158	149	92
	Exposures in default	26	3	3	23	42	14	23
	Items associated with particularly high risk	0	0	0		0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>		177	79	1,390	23	178	61	31

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>(2)</sup>
GERMANY	(info EPR, %)							
	Central governments or central banks	117,023	33,148	0		112,665	29,159	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	247	172	36		30	49	49
	Corporates	583	479	478		297	246	244
	of which: SME	0	0	0		0	0	0
	Retail	182	187	107		242	234	134
	of which: SME	191	188	106		240	233	133
	Secured by mortgages on immovable property	4	4	1		2	2	2
	of which: SME	0	0	0		0	0	0
	Exposures in default	4	0	0	4	4	0	0
	Items associated with particularly high risk	0	0	0		0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>		117	79	1,390	4	117	61	31

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>(2)</sup>
BELGIUM	(info EPR, %)							
	Central governments or central banks	57,495	24,049	50		57,627	23,722	53
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	39	87	17		11	308	62
	Corporates	1,261	1,290	1,077		1,168	1,217	1,042
	of which: SME	221	201	161		190	173	138
	Retail	3	2	1		2	2	1
	of which: SME	4	4	3		2	2	1
	Secured by mortgages on immovable property	252	182	183		239	179	175
	of which: SME	4	4	3		4	4	3
	Exposures in default	166	46	60	115	166	147	220
	Items associated with particularly high risk	0	0	0		0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>		57	79	1,390	117	57	61	31

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	(info EPR, %)							
	Central governments or central banks	18,229	16,880	0		16,566	16,384	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	21	21	21		22	21	45
	Corporates	3	3	2		4	3	3
	of which: SME	1	1	1		1	1	1
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>		18	79	1,390	0	18	61	31

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRALIA	Central governments or central banks	18,709	6,984	0		17,366	6,324	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	339	295	221		381	299	224	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2,900	2,767	1,375		2,693	2,568	1,262	
	of which: SME	1,147	1,074	490		1,209	1,162	531	
	Exposures in default	35	28	22	7	30	23	25	7
	Items associated with particularly high risk	186	184	222		182	180	245	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				17				18	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	23,062	3,002	0		20,496	526	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	70	72	70		23	24	23	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		2	1	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
POLAND	Central governments or central banks	14,633	7,827	1		14,505	6,921	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,258	1,027	962		1,167	989	922	
	of which: SME	296	292	227		270	267	207	
	Retail	4,129	3,609	2,456		4,278	3,692	2,520	
	of which: SME	1,288	1,677	1,014		1,982	1,711	1,025	
	Secured by mortgages on immovable property	11,987	11,792	5,319		12,162	12,005	5,207	
	of which: SME	186	161	61		160	155	62	
	Exposures in default	289	90	101	103	334	96	106	227
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				317				365	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	14,569	6,726	0		13,523	5,291	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	2,580	520		35	2,362	480	
	Corporates	194	183	189		166	177	166	
	of which: SME	9	9	8		4	3	3	
	Retail	2,756	21	16		2,592	134	180	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	0		4	4	0	
	of which: SME	2	2	0		2	2	0	
	Exposures in default	121	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	11,503	5,143	0		11,443	5,143	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	2,580	520		11	2,362	480	
	Corporates	52	138	93		30	83	45	
	of which: SME	0	0	0		0	0	0	
	Retail	4,504	3,781	2,836		4,505	3,780	2,835	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	104	0	0	0	112	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				147				154	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	14,743	8,311	0		14,688	7,108	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	486	311	365		516	372	366	
	of which: SME	32	30	24		37	33	26	
	Retail	57	49	28		48	42	24	
	of which: SME	255	223	117		263	227	112	
	Secured by mortgages on immovable property	61	57	27		68	64	25	
	of which: SME	17	15	11	2	16	14	10	1
	Exposures in default	86	55	25		82	52	23	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				3				3	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	436,939	196,361	1,651		434,248	197,551	1,628	
	Regional governments or local authorities	145	91	44		98	78	36	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	17,956	11,748	0		17,854	13,248	0	
	International Organisations	11,733	2,667	0		11,709	2,770	0	
	Institutions	711	2,910	471		762	2,899	633	
	Corporates	11,809	7,313	6,764		11,806	7,095	6,534	
	of which: SME	5,235	3,205	2,851		5,148	3,188	2,824	
	Retail	26,811	16,464	11,911		27,142	16,657	12,039	
	of which: SME	3,785	2,574	1,867		4,142	2,761	1,693	
	Secured by mortgages on immovable property	16,549	16,128	6,125		16,791	16,467	6,109	
	of which: SME	923	854	373		877	772	352	
	Exposures in default	1,600	528	694	699	1,640	625	722	708
	Items associated with particularly high risk	383	231	334		147	225	328	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>526,198</b>	<b>254,493</b>	<b>28,004</b>	<b>1,076</b>	<b>521,966</b>	<b>257,997</b>	<b>28,132</b>	<b>1,100</b>	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Consolidated Total does not include the securitisation portfolio unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries based on original exposures, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	119,079	50,413	1		124,102	57,641	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	47	12		39	54	14	
	Corporates	1,204	881	862		1,445	1,020	992	
	of which: SME	201	176	165		272	215	198	
	Retail	64	151	111		329	156	92	
	of which: SME	1	1	1		271	144	88	
	Secured by mortgages on immovable property	1,242	1,176	751		1,505	1,170	682	
	of which: SME	83	73	38		79	71	35	
	Exposures in default	21	2	2	10	20	4	4	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>120,327</b>	<b>50,623</b>	<b>1,018</b>	<b>22</b>	<b>125,876</b>	<b>58,821</b>	<b>1,115</b>	<b>36</b>	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	88,568	28,809	0		94,701	38,111	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	102	49		18	118	51	
	Corporates	261	193	193		249	172	172	
	of which: SME	5	5	5		5	5	5	
	Retail	7,028	2,208	1,618		7,079	2,218	1,620	
	of which: SME	280	267	162		297	285	170	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	40	0	0	0	40
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>88,579</b>	<b>28,809</b>	<b>1,618</b>	<b>40</b>	<b>94,719</b>	<b>38,111</b>	<b>1,620</b>	<b>40</b>	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	58,842	24,677	23		58,966	21,123	5	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	274	55		20	281	56	
	Corporates	1,069	1,019	1,019		1,172	1,029	1,024	
	of which: SME	525	482	444		510	421	421	
	Retail	3	2	1		36	35	25	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	8	8	4		2	2	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	164	148	221	15	174	154	226	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>59,006</b>	<b>24,825</b>	<b>1,048</b>	<b>17</b>	<b>59,137</b>	<b>21,124</b>	<b>1,046</b>	<b>17</b>	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	16,179	16,037	0		16,051	15,573	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	36	4		21	21	4	
	Corporates	46	45	45		94	94	84	
	of which: SME	4	3	3		4	3	3	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>16,179</b>	<b>16,037</b>	<b>4</b>	<b>0</b>	<b>16,051</b>	<b>15,573</b>	<b>84</b>	<b>0</b>	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
AUSTRALIA	Central governments or central banks	17,205	7,533	0		16,775	6,903	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	209	195	174		174	170	149	
	Corporates	15	15	12		15	15	11	
	of which: SME	448	265	264		453	265	264	
	Retail	43	40	23		38	34	20	
	Secured by mortgages on immovable property	2,263	2,172	963		2,139	2,055	879	
	of which: SME	302	281	107		285	265	105	
	Exposures in default	23	16	18	7	39	29	31	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>20</b>				<b>18</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	24,161	4,209	4		24,571	4,645	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	4	2		1	2	1	
	Corporates	22	24	22		21	24	21	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>4</b>				<b>4</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
POLAND	Central governments or central banks	14,696	10,303	0		13,750	10,423	53	
	Regional governments or local authorities	2	2	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,132	970	880		1,131	985	895	
	of which: SME	694	620	589		689	661	579	
	Retail	7,087	6,329	4,508		7,339	6,435	4,580	
	Secured by mortgages on immovable property	2,085	1,743	1,050		2,258	1,805	1,104	
	of which: SME	357	314	324		348	322	342	
	Retail	88	85	29		87	84	28	
	Exposures in default	529	106	119	240	398	140	153	250
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>381</b>				<b>406</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	12,917	5,210	0		13,006	5,709	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	2,343	466		110	2,205	461	
	Corporates	111	102	64		86	63	46	
	of which: SME	22	19	19		30	26	26	
	Retail	2,425	1,227	92		2,376	1,221	92	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	3		4	4	3	
	Items associated with particularly high risk	0	0	0	3	0	0	0	3
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>4</b>				<b>6</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	11,420	5,091	0		11,492	5,190	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	81	43		18	86	52	
	of which: SME	0	0	0		0	0	0	
	Retail	4,524	3,774	2,831		4,591	3,834	2,876	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	111	0	0	99	113	0	0	100
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>156</b>				<b>158</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	14,915	6,064	0		14,977	6,879	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	4	1		1	2	0	
	Corporates	491	342	311		520	364	300	
	of which: SME	449	306	272		485	333	300	
	Retail	52	46	39		35	31	23	
	Secured by mortgages on immovable property	222	213	83		196	186	73	
	of which: SME	222	213	83		222	196	73	
	Exposures in default	16	14	14	1	15	14	15	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>7</b>				<b>2</b>		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	131,941	4	68,518	11	14	124,878	97	65,625	11	15
	Corporates	664,327	7,436	508,726	153,609	7,643	649,153	7,154	494,712	144,754	7,203
	Corporates - Of Which: Specialised Lending	160,303	2,448	115,852	41,287	2,329	154,997	2,240	112,262	40,256	2,256
	Corporates - Of Which: SME	29,794	834	26,653	11,755	552	29,879	819	26,508	11,007	414
	Retail	368,769	3,813	301,645	60,099	8,216	366,281	3,830	309,623	59,262	7,992
	Retail - Secured on real estate property	15,209	340	15,007	3,837	359	15,162	374	14,958	3,721	317
	Retail - Secured on real estate property - Of Which: SME	220,779	2,657	216,961	30,559	4,747	219,652	2,640	215,761	30,321	4,522
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34,821	815	29,677	16,703	3,160	34,887	806	28,933	16,220	3,153
	Retail - Other Retail - Of Which: SME	5,071	215	4,885	1,907	295	5,201	201	4,818	1,901	232
	Retail - Other Retail - Of Which: non-SME	27,548	600	24,792	14,735	2,904	26,563	605	24,115	14,319	2,921
	Equity	3,620	0	3,620	0	0	3,647	0	3,647	0	0
Other non credit-obligation assets											
IRB Total <sup>3</sup>			255,543					247,679			

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	8,429	0	4,324	731	0	8,852	731	4,304	0	1
	Corporates	99,838	1,246	80,848	25,113	1,022	100,073	1,282	80,241	23,981	733
	Corporates - Of Which: Specialised Lending	26,229	486	21,520	3,807	194	26,055	480	21,799	3,933	73
	Corporates - Of Which: SME	8,832	283	7,951	4,459	299	8,943	223	7,835	3,945	159
	Retail	128,714	716	124,813	16,156	1,953	128,371	686	124,723	16,027	1,809
	Retail - Secured on real estate property	115,391	576	110,065	14,674	1,674	115,321	550	111,061	13,587	1,346
	Retail - Secured on real estate property - Of Which: SME	2,898	49	2,822	1,386	111	2,846	47	2,771	1,348	111
	Retail - Secured on real estate property - Of Which: non-SME	116,493	527	115,243	13,288	1,563	116,481	503	115,210	12,239	1,409
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,223	140	6,786	3,536	279	9,248	136	6,742	3,470	269
	Retail - Other Retail - Of Which: SME	1,623	38	1,422	656	94	1,673	34	1,428	609	72
	Retail - Other Retail - Of Which: non-SME	7,710	101	5,364	2,810	194	7,376	102	5,322	2,560	197
Equity	307	0	307	733	0	311	0	311	779	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,420	0	4,979	335	0	4,756	0	4,721	0	1
	Corporates	26,489	165	19,525	6,745	115	26,355	169	20,069	6,998	107
	Corporates - Of Which: Specialised Lending	3,818	0	3,208	887	0	4,587	0	3,758	1,193	0
	Corporates - Of Which: SME	40	0	7	7	0	44	0	34	0	2
	Retail	111,562	722	108,026	24,774	3,148	111,151	731	108,166	24,387	3,129
	Retail - Secured on real estate property	36,074	342	32,601	4,196	602	35,918	346	32,962	4,385	648
	Retail - Secured on real estate property - Of Which: SME	9	0	0	0	0	11	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	96,065	342	32,592	4,195	602	53	96,907	346	50,971	13,964
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,488	380	15,435	10,578	2,456	15,233	385	15,185	10,402	2,481
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	2	0	1	1	0
	Retail - Other Retail - Of Which: non-SME	15,487	380	15,434	10,577	2,456	15,231	384	15,182	10,400	2,481
Equity	40	0	40	77	0	40	0	40	77	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	10,900	2	9,992	1,740	2	12,000	2	10,267	1	1
	Corporates	48,957	1,533	39,056	18,664	937	49,403	1,538	39,164	18,211	900
	Corporates - Of Which: Specialised Lending	4,146	59	4,046	1,814	204	4,122	58	4,021	2,116	198
	Corporates - Of Which: SME	15,644	513	14,194	5,473	215	16,119	525	14,310	5,319	222
	Retail	53,209	1,559	52,553	10,617	1,904	53,112	1,680	52,452	10,503	2,080
	Retail - Secured on real estate property	45,967	1,288	45,771	8,245	1,528	46,400	1,419	46,205	8,348	1,218
	Retail - Secured on real estate property - Of Which: SME	11,922	283	11,796	2,357	185	11,924	313	11,803	2,271	192
	Retail - Secured on real estate property - Of Which: non-SME	34,045	1,005	33,975	5,888	1,342	34,476	1,105	34,402	6,077	1,026
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,241	271	6,775	2,372	376	6,732	261	6,247	2,195	362
	Retail - Other Retail - Of Which: SME	3,581	171	3,390	1,013	192	3,465	162	3,140	959	152
	Retail - Other Retail - Of Which: non-SME	3,661	100	3,385	1,359	217	3,267	99	3,085	1,176	211
Equity	108	0	108	215	0	102	0	102	203	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	15,598	0	11,500	1,539	0	13,304	0	9,958	1,303	0
	Corporates	128,818	664	108,325	22,550	555	120,683	415	100,586	20,637	492
	Corporates - Of Which: Specialised Lending	21,002	356	15,821	7,865	124	20,397	145	15,294	7,669	44
	Corporates - Of Which: SME	18	0	18	16	0	1	0	31	10	0
	Retail	143	1	141	19	0	145	2	144	22	0
	Retail - Secured on real estate property	135	1	136	17	2	137	2	138	20	4
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	1	135	16	2	136	2	137	20	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	5	2	0	8	0	6	2	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	4	2	0	7	0	5	2	0
Equity	263	0	263	630	0	260	0	260	621	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,272	0	1,833	273	0	0	0	0	4,761	0	1,832	304	0	0	0	0
	Corporates	10,012	95	8,816	2,822	0	66	10,077	85	8,879	2,828	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	5,812	95	5,872	1,563	0	43	5,969	85	5,808	1,566	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	41,099	498	42,165	2,894	665	12	39,151	361	42,109	2,615	477	12	0	0	0	0
	Retail - Secured on real estate property	41,042	498	42,048	2,819	665	12	39,104	360	42,061	2,603	477	11	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41,042	498	42,048	2,819	665	12	39,104	360	42,061	2,603	477	11	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	0	57	15	1	0	47	1	48	13	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	57	0	57	14	1	0	47	1	48	13	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,864	0	9,338	1,109	0	0	8,899	0	9,498	1,079	0	0	0	0	0	0
	Corporates	33,775	377	22,646	9,446	1,156	149	32,862	399	22,755	9,508	1,043	152	0	0	0	0
	Corporates - Of Which: Specialised Lending	10,577	285	7,154	4,328	0	1,200	88	10,184	204	7,536	4,388	961	84	0	0	0
	Corporates - Of Which: SME	6	0	6	0	0	0	5	0	5	0	0	0	0	0	0	0
	Retail	175	6	170	39	12	1	180	6	175	46	11	1	0	0	0	0
	Retail - Secured on real estate property	154	6	154	35	11	0	156	5	157	40	11	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	2	6	7	7	0	8	2	8	7	6	0	0	0	0	0
	Retail - Other Retail	148	4	148	28	0	0	148	3	149	34	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	0	16	5	1	0	23	0	18	6	1	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	20	0	15	4	1	0	18	0	16	5	1	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	20	0	15	4	1	0	18	0	16	5	1	0	0	0	0	0	
Equity	88	0	88	188	0	0	84	0	88	175	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,458	0	1,490	553	0	0	2,321	0	1,784	649	0	0	0	0	0	0
	Corporates	21,208	390	17,080	9,175	340	255	21,798	391	17,147	9,253	253	269	0	0	0	0
	Corporates - Of Which: Specialised Lending	2,472	52	2,441	1,316	23	30	2,337	51	2,507	1,120	95	29	0	0	0	0
	Corporates - Of Which: SME	5,285	53	4,426	1,727	38	30	5,331	66	4,363	1,667	33	36	0	0	0	0
	Retail	45	3	45	10	2	0	48	3	45	2	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	1	1	0	0	0	8	2	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	1	0	7	1	7	1	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	1	0	7	1	7	1	1	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	42	3	43	9	1	1	43	3	43	18	1	2	0	0	0	0	
Retail - Other Retail - Of Which: SME	39	2	39	6	1	1	40	2	40	16	1	1	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	4	3	0	0	3	0	3	2	0	0	0	0	0	0	
Equity	63	0	63	117	0	0	64	0	64	121	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,456	0	4,946	686	0	0	10,305	0	4,930	803	0	0	0	0	0	0
	Corporates	31,501	75	26,045	6,831	84	64	32,000	230	26,635	6,143	357	133	0	0	0	0
	Corporates - Of Which: Specialised Lending	6,274	26	5,868	1,020	35	18	4,608	26	4,441	885	23	21	0	0	0	0
	Corporates - Of Which: SME	46	5	47	10	0	0	56	12	46	0	0	0	0	0	0	0
	Retail	322	6	311	88	20	2	349	6	314	18	2	0	0	0	0	0
	Retail - Secured on real estate property	265	3	265	63	9	0	286	3	285	74	8	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	138	0	138	38	0	0	149	0	149	49	0	0	0	0	0	0
	Retail - Other Retail	127	3	127	24	8	0	136	3	136	25	8	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	57	0	57	0	0	0	63	0	63	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	42	3	43	9	1	1	73	3	73	18	1	2	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	11	1	8	8	5	1	9	1	7	7	5	1	0	0	0	0	
Retail - Other Retail - Of Which: SME	46	2	38	17	6	1	46	2	43	17	5	1	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,811	0	419	87	0	0	993	0	401	113	0	0	0	0	0	0
	Corporates	9,377	52	6,596	3,552	0	29	9,278	52	6,429	3,365	2	46	0	0	0	0
	Corporates - Of Which: Specialised Lending	3,218	47	3,009	1,398	0	37	3,274	47	3,030	1,354	0	32	0	0	0	0
	Corporates - Of Which: SME	6	0	6	0	0	0	6	0	6	0	0	0	0	0	0	0
	Retail	21,772	79	21,767	2,827	172	34	21,600	83	21,596	2,866	177	37	0	0	0	0
	Retail - Secured on real estate property	21,755	79	21,754	2,822	171	34	21,580	82	21,583	2,861	176	36	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	4	0	4	1	0	0	0	0	0	0
	Retail - Other Retail	21,747	79	21,747	2,819	171	34	21,579	82	21,579							



		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	127,865	9	66,569	11,827	16	13	123,864	12	68,396	11,600
	Corporates	641,589	7,033	485,375	139,208	7,204	3,369	633,748	6,338	490,842	132,679
	Corporates - Of Which: Specialised Lending	156,080	3,091	114,110	29,555	402	199,361	3,087	113,946	27,377	13,875
	Corporates - Of Which: SME	62,641	2,048	52,607	28,122	1,447	1,010	61,602	2,034	51,236	27,305
	Retail	398,203	3,805	351,992	99,397	7,705	1,029	399,223	3,790	352,992	99,605
	Retail - Secured on real estate property	330,376	3,073	329,699	45,305	4,989	553	333,702	3,060	330,600	46,006
	Retail - Secured on real estate property - Of Which: SME	15,340	398	15,108	4,218	335	116	15,253	366	14,867	3,923
	Retail - Secured on real estate property - Of Which: non-SME	317,036	2,705	314,591	41,087	4,654	437	318,449	2,694	315,733	42,083
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25,224	732	22,294	13,892	2,716	496	25,501	739	22,592	13,999
Retail - Other Retail - Of Which: SME	9,495	192	4,907	2,127	214	127	9,242	195	4,584	1,819	
Retail - Other Retail - Of Which: non-SME	15,729	540	17,387	11,765	2,502	369	16,259	544	17,908	11,780	
Equity	3,688	0	3,688	0	0	0	3,687	0	3,687	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total			242,221						236,578		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	8,778	0	4,341	773	0	0	8,874	0	4,527	712
	Corporates	99,927	1,147	80,214	22,518	742	435	99,600	1,090	79,992	22,618
	Corporates - Of Which: Specialised Lending	25,742	348	21,510	3,306	69	120	25,146	337	21,613	3,642
	Corporates - Of Which: SME	18,328	522	15,800	10,084	182	17,995	498	15,604	10,349	488
	Retail	128,758	696	125,115	17,028	1,834	288	128,954	680	125,289	17,159
	Retail - Secured on real estate property	119,326	567	118,260	11,137	1,545	110	120,054	555	118,656	11,139
	Retail - Secured on real estate property - Of Which: SME	2,925	43	2,849	1,475	103	19	2,901	32	2,824	1,382
	Retail - Secured on real estate property - Of Which: non-SME	116,710	525	115,414	11,662	1,442	141	117,103	524	115,832	12,157
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,132	129	6,833	3,871	299	128	9,912	124	6,633	3,620
Retail - Other Retail - Of Which: SME	3,757	33	1,536	1,029	73	44	3,493	32	1,247	788	
Retail - Other Retail - Of Which: non-SME	7,375	96	5,297	2,842	216	83	7,420	92	5,386	2,832	
Equity	412	0	412	981	0	0	412	0	412	975	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	6,645	0	4,227	578	0	0	6,222	0	362	0
	Corporates	36,473	186	20,428	7,208	42	94	31,778	189	21,480	6,958
	Corporates - Of Which: Specialised Lending	4,860	0	3,881	1,227	0	2	5,085	0	4,167	1,208
	Corporates - Of Which: SME	253	2	232	159	3	96	2	64	0	1
	Retail	183,993	725	180,370	21,318	2,657	291	183,789	742	180,488	21,266
	Retail - Secured on real estate property	156,263	592	153,695	15,743	585	62	155,495	401	153,111	15,645
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	95,633	391	92,998	13,742	585	62	95,336	401	93,103	13,644
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,370	333	6,362	5,574	2,071	208	8,384	341	6,375	7,620
Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	
Retail - Other Retail - Of Which: non-SME	8,368	333	6,360	5,574	2,071	208	8,382	341	6,373	7,619	
Equity	40	0	40	77	0	0	38	0	38	72	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	49,721	1,514	38,943	17,657	999	781	49,505	1,469	38,757	16,457
	Corporates	5,391	62	4,968	2,180	230	16	5,416	67	4,987	2,077
	Corporates - Of Which: Specialised Lending	27,068	1,153	23,333	10,312	565	597	26,799	1,090	22,574	9,787
	Corporates - Of Which: SME	53,446	1,699	42,695	10,948	2,080	139	53,942	1,652	42,504	9,724
	Retail	14,330	1,451	14,623	8,622	1,763	189	14,089	1,411	14,623	7,863
	Retail - Secured on real estate property	12,020	317	11,872	2,620	218	95	11,953	330	11,854	2,419
	Retail - Secured on real estate property - Of Which: SME	34,544	1,124	34,465	6,082	1,545	94	34,483	1,091	34,445	5,524
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,882	249	6,356	2,227	317	130	6,895	241	6,231	1,781
Retail - Other Retail - Of Which: SME	3,320	94	3,323	1,062	133	90	3,327	147	3,212	976	
Retail - Other Retail - Of Which: non-SME	3,562	155	3,033	1,165	184	41	3,568	94	3,019	808	
Equity	111	0	111	226	0	0	117	0	117	240	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	14,244	8	10,874	1,366	12	1	15,578	7	12,195	1,469
	Corporates	122,427	482	102,044	20,710	524	310	123,513	595	101,676	19,156
	Corporates - Of Which: Specialised Lending	21,322	184	15,545	8,557	67	87	21,298	325	15,391	7,556
	Corporates - Of Which: SME	145	2	143	23	0	0	150	2	149	26
	Retail	235	0	85	40	0	0	186	0	55	29
	Retail - Secured on real estate property	130	2	136	20	5	0	139	2	140	21
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	2	136	20	5	0	139	2	140	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	
Equity	183	0	183	423	0	0	188	0	188	423	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,650	0	865	202	0	3,928	0	678	166	0	0	0
	Corporates	9,965	68	8,639	2,582	48	10,073	67	8,666	2,452	0	0	49
	Corporates - Of Which: Specialised Lending	5,344	68	5,143	1,457	0	35	5,331	67	4,991	1,270	0	33
	Corporates - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail	37,789	335	38,687	3,584	595	12	38,311	333	39,440	4,039	584	14
	Retail - Secured on real estate property	37,732	335	38,639	3,561	593	12	38,044	333	38,945	3,662	583	13
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	37,711	335	38,629	3,561	593	12	38,044	333	38,945	3,662	583	13
	Retail - Other Retail	57	1	58	22	2	1	487	0	496	377	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	37	1	38	22	2	1	37	1	46	377	1	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,422	0	5,694	1,270	0	2,946	0	5,694	0	0	0	0
	Corporates	31,579	287	21,307	9,227	965	99	31,366	288	21,403	8,764	828	105
	Corporates - Of Which: Specialised Lending	10,660	227	7,229	4,567	914	49	11,203	207	7,490	4,209	794	47
	Corporates - Of Which: SME	2,149	0	180	139	0	0	489	0	295	89	0	0
	Retail	186	6	143	38	13	1	141	6	138	26	5	1
	Retail - Secured on real estate property	149	4	149	34	12	0	134	4	135	21	4	0
	Retail - Secured on real estate property - Of Which: SME	6	2	6	7	6	0	9	2	9	1	0	0
	Retail - Qualifying Revolving	145	4	143	27	6	0	125	4	126	20	4	0
	Retail - Other Retail	18	0	14	4	1	0	26	0	23	4	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
Equity	17	0	14	4	1	0	25	0	23	4	1	0	
Other non credit-obligation assets	78	0	78	159	0	0	62	0	62	120	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,495	0	1,766	616	0	1	2,682	0	1,930	672	0	2
	Corporates	22,123	419	17,534	8,752	264	277	22,887	472	17,955	8,954	268	318
	Corporates - Of Which: Specialised Lending	2,948	51	2,521	1,132	39	39	2,514	50	2,485	1,132	39	51
	Corporates - Of Which: SME	11,891	324	9,783	5,103	195	207	12,345	376	10,369	5,202	208	243
	Retail	108	3	108	17	2	0	52	3	51	13	1	0
	Retail - Secured on real estate property	3	0	3	2	1	0	7	1	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	6	0	6	1	0	0
	Retail - Other Retail	104	3	104	16	1	1	45	3	45	12	1	0
	Retail - Other Retail - Of Which: SME	102	3	102	14	1	1	42	3	42	9	1	0
Retail - Other Retail - Of Which: non-SME	2	0	2	2	0	0	3	0	3	2	0	0	
Equity	65	0	65	124	0	0	65	0	65	124	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,637	0	6,036	1,185	0	0	10,265	0	6,202	809	0	0
	Corporates	26,695	206	22,655	4,811	318	114	24,644	182	20,488	4,880	497	113
	Corporates - Of Which: Specialised Lending	5,689	4	5,133	892	7	4	4,455	44	4,257	841	0	3
	Corporates - Of Which: SME	465	15	346	107	18	28	384	5	394	104	10	2
	Retail	303	3	300	85	9	1	303	2	303	79	1	1
	Retail - Secured on real estate property	189	0	189	59	9	0	189	0	189	42	0	0
	Retail - Secured on real estate property - Of Which: SME	140	3	141	26	0	0	141	2	141	20	1	0
	Retail - Qualifying Revolving	60	0	60	0	0	0	60	0	60	0	0	0
	Retail - Other Retail	102	3	102	14	1	1	42	3	42	9	1	0
	Retail - Other Retail - Of Which: SME	47	1	38	15	4	1	37	1	35	14	1	0
Retail - Other Retail - Of Which: non-SME	0	0	0	1	0	0	0	0	0	1	0	0	
Equity	47	1	38	15	4	1	46	1	35	14	1	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,083	0	515	111	0	0	788	0	663	144	0	0
	Corporates	9,177	49	6,424	3,466	2	43	9,069	58	6,537	3,263	8	44
	Corporates - Of Which: Specialised Lending	3,973	47	3,186	1,513	0	33	3,372	47	3,057	1,307	0	34
	Corporates - Of Which: SME	372	0	314	192	1	1	412	8	227	218	0	2
	Retail	21,588	87	21,563	3,340	208	40	21,727	91	21,722	3,690	249	42
	Retail - Secured on real estate property	21,250	87	21,549	3,235	207	40	21,709	91	21,709	3,684	249	42
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	21,546	87	21,546	3,333	207	40	21,706	91	21,705	3,683	249	42
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	19	0	13	5	1	0	18	0	13	5	1	0
Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	0	0	1	0	0	0	
Equity	17	0	12	5	1	0	17	0	12	5	1	0	
Other non credit-obligation assets	1	0	1	1	0	0	1	0	1	1	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,999	0	4,947	111	0	0	7,008	0	5,105	179	1	0
	Corporates	17,602	86	15,095	4,765	311	56	19,943	88	17,157	4,470	298	58
	Corporates - Of Which: Specialised Lending	5,777	0	4,465	1,462	15	0	5,795	0	5,286	1,312	0	0
	Corporates - Of Which: SME	840	13	697	370	56	5	905	15	710	389	62	5
	Retail	3,223	28	3,240	848	58	5	3,049	29	3,236	971	58	7
	Retail - Secured on real estate property	203	6	197	52	37	3	203	11	192	95	45	4
	Retail - Secured on real estate property - Of Which: SME	149	1	149	49	19	1	149	1	149	48	11	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	1	15	7	1	1	18	1	13	6	2	1
	Retail - Other Retail - Of Which: SME	430	10	395	99	18	1	438	12	393	78	10	2
Retail - Other Retail - Of Which: non-SME	3	0	3	5	0	0	24	0	24	46	0	0	
Equity													
Other non credit-obligation assets													
IRB Total													

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

























**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ING Groep N.V.

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		4	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f		18	18	8	0	0	10	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		59	59	1	0	0	57	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		315	315	11	0	0	304	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		183	183	7	0	0	175	0	0	0	0	0	0	0	0	0	0
10Y - more																	
<b>Total</b>		<b>581</b>	<b>581</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>550</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,867</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>275</b>
		8	8	7	0	0	11	0	0	0	0	0	0	0	0	0	0
10 - 3M f		567	567	5	0	0	172	0	6	51	0	0	43	0	0	0	0
3M - 1Y f		20	20	3	0	0	17	0	25	0	0	0	0	0	0	0	0
1Y - 2Y f		4	4	4	0	0	0	0	5	0	0	0	296	0	0	0	0
2Y - 3Y f		77	77	25	0	0	52	0	100	3	0	0	75	0	0	0	0
3Y - 5Y f		1,476	1,476	20	0	1,203	253	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		825	825	24	0	674	128	0	0	0	0	0	0	0	0	0	0
10Y - more																	
<b>Total</b>		<b>2,978</b>	<b>2,978</b>	<b>89</b>	<b>0</b>	<b>2,048</b>	<b>841</b>	<b>14</b>	<b>229</b>	<b>46</b>	<b>2,281</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67</b>

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
ING Groep N.V.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>				
			Of which: defaulted		Of which Stage 3 <sup>(4)</sup>						Of which: defaulted		Of which Stage 3 <sup>(4)</sup>							
<b>Cash balances at central banks and other demand deposits</b>	137,661	0	0	0	0	0	0	0	0	88,796	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	83,156	0	0	0	0	44	0	0	0	83,551	0	0	0	0	38	0	0	0	0	
Central banks	2,335	0	0	0	0	0	0	0	0	2,638	0	0	0	0	0	0	0	0	0	
General governments	38,659	0	0	0	0	42	0	0	0	38,102	0	0	0	0	35	0	0	0	0	
Credit institutions	15,085	0	0	0	0	2	0	0	0	15,933	0	0	0	0	2	0	0	0	0	
Other financial corporations	5,840	0	0	0	0	0	0	0	0	5,702	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,245	0	0	0	0	0	0	0	0	1,176	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	757,026	889	11,179	11,179	10,971	2,383	3,635	3,626	5,120	730,352	1,127	11,431	11,431	11,170	2,191	3,831	3,819	5,184	5,184	
Central banks	4,776	0	0	0	0	0	0	0	0	16,226	0	0	0	0	0	0	0	0	0	
General governments	12,459	0	161	161	161	0	0	0	0	12,704	0	175	175	175	11	0	0	0	159	
Credit institutions	43,444	0	27	27	27	20	12	12	0	33,073	0	20	20	20	17	20	24	24	0	
Other financial corporations	95,567	54	314	314	314	116	147	147	72	73,284	3	303	303	303	84	165	165	88		
Non-financial corporations	241,479	323	6,430	6,430	6,337	1,560	2,442	2,433	2,182	236,045	468	6,646	6,646	6,502	1,367	2,549	2,538	2,219		
of which: small and medium-sized enterprises	35,598	64	1,193	1,193	1,193	146	431	431	703	35,750	98	1,293	1,293	1,293	173	542	542	666		
of which: Loans collateralised by commercial immovable property	55,001	56	1,187	1,187	1,187	146	379	379	741	55,992	89	1,216	1,216	1,216	149	422	422	758		
Households	319,299	512	4,241	4,241	4,138	678	1,028	1,028	2,718	358,941	656	4,288	4,288	4,171	711	1,091	1,091	2,731		
of which: Loans collateralised by residential immovable property	322,320	384	2,742	2,742	2,742	113	337	247	2,462	323,107	548	2,792	2,792	2,792	212	361	361	2,426		
of which: Credit for consumption	20,478	65	1,006	1,006	892	254	567	502	67	20,448	107	1,194	1,194	1,078	330	578	578	67		
<b>DEBT INSTRUMENTS OTHER THAN MPT</b>	977,842	889	11,179	11,179	10,971	2,436	3,635	3,626	5,120	962,699	1,127	11,431	11,431	11,170	2,241	3,831	3,819	5,184	5,184	
<b>OFF-BALANCE SHEET EXPOSURES</b>	272,251		911	911	420	22	125	12	146	274,017		741	741	447	19	120	11	208	208	

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
ING Group N.V.

	As of 31/03/2023										As of 30/06/2023												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(4)</sup>		Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(4)</sup>										
			Of which: defaulted	Of which Stage 3 <sup>(5)</sup>			Of which Stage 3 <sup>(5)</sup>			Of which: defaulted	Of which Stage 3 <sup>(5)</sup>			Of which: defaulted	Of which Stage 3 <sup>(5)</sup>								
<b>Cash balances at central banks and other demand deposits</b>	121,145	0	0	0	0	11	0	0	0	0	115,028	0	5	5	5	8	5	5	5	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	85,895	0	0	0	0	36	0	0	0	0	89,242	0	0	0	0	34	0	0	0	0	0	0	0
Central banks	1,735	0	0	0	0	0	0	0	0	0	1,628	0	0	0	0	0	0	0	0	0	0	0	0
General governments	60,527	0	0	0	0	34	0	0	0	0	62,064	0	0	0	0	32	0	0	0	0	0	0	0
Credit institutions	15,870	0	0	0	0	2	0	0	0	0	18,329	0	0	0	0	2	0	0	0	0	0	0	0
Other financial corporations	6,615	0	0	0	0	1	0	0	0	0	5,917	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,148	0	0	0	0	0	0	0	0	0	1,304	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	750,893	1,388	11,396	11,396	11,855	2,878	3,745	3,735	5,261	792,336	1,011	10,938	10,938	10,652	2,036	3,649	3,639	3,639	5,098	5,098	5,098	5,098	5,098
Central banks	9,088	0	0	0	0	0	0	0	0	15,453	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,830	2	160	160	166	8	6	6	151	14,873	1	160	160	160	6	6	6	6	152	152	152	152	152
Credit institutions	43,428	2	6	6	6	30	6	6	6	39,558	0	6	6	6	14	6	6	6	6	6	6	6	6
Other financial corporations	90,561	2	382	382	382	93	61	61	133	88,213	1	334	334	334	125	63	63	63	219	219	219	219	219
Non-financial corporations	234,205	694	6,384	6,384	6,232	1,212	2,560	2,551	2,192	233,129	476	6,042	6,042	5,936	1,148	2,395	2,386	2,386	2,692	2,692	2,692	2,692	2,692
of which: small and medium-sized enterprises	38,304	66	1,492	1,492	1,444	186	586	584	717	39,224	68	1,474	1,474	1,472	176	625	623	623	731	731	731	731	731
of which: Loans collateralised by commercial immovable property	56,296	105	1,116	1,116	1,115	160	390	390	413	55,854	11	1,240	1,240	1,240	118	426	426	426	627	627	627	627	627
Households	357,362	688	4,374	4,374	4,254	735	1,112	1,112	2,785	361,010	533	4,395	4,395	4,215	743	1,176	1,176	1,176	2,635	2,635	2,635	2,635	2,635
of which: Loans collateralised by residential immovable property	322,824	607	2,854	2,854	2,854	210	420	420	2,426	325,706	462	2,869	2,869	2,869	295	461	461	461	2,379	2,379	2,379	2,379	2,379
of which: Credit for consumption	20,095	110	1,216	1,216	1,097	236	579	579	61	20,423	95	1,019	1,019	898	277	514	514	514	39	39	39	39	39
<b>DEBT INSTRUMENTS other than HFT</b>	957,133	1,388	11,396	11,396	11,855	2,125	3,745	3,735	5,261	956,066	1,011	10,943	10,943	10,652	2,078	3,654	3,644	3,644	5,098	5,098	5,098	5,098	5,098
<b>OFF-BALANCE SHEET EXPOSURES</b>	270,220		668	668	397	62	85	8	131	274,075		558	558	558	50	101	101	101	233	233	233	233	233

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2023 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>17,286</b>	<b>5,381</b>	<b>1,795</b>	<b>1,578</b>	<b>11,001</b>	<b>2,773</b>	<b>16,498</b>	<b>5,628</b>	<b>1,856</b>	<b>1,635</b>	<b>9,753</b>	<b>2,616</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	47	30	1	1	46	29	30	30	1	1	24	24
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	695	274	167	157	355	73	634	256	140	137	248	25
Non-financial corporations	12,070	3,260	1,368	1,179	6,790	1,315	11,239	3,581	1,442	1,243	5,690	1,301
of which: small and medium-sized enterprises	1,211	422	144	132	941		1,059	385	134	122	922	
Households	4,474	1,817	259	242	3,810	1,356	4,594	1,762	274	254	3,791	1,265
<b>DEBT INSTRUMENTS other than HFT</b>	<b>17,286</b>	<b>5,381</b>	<b>1,795</b>	<b>1,578</b>	<b>11,001</b>		<b>16,498</b>	<b>5,628</b>	<b>1,856</b>	<b>1,635</b>	<b>9,753</b>	
<b>Loan commitments given</b>	<b>2,044</b>	<b>131</b>	<b>16</b>	<b>4</b>	<b>415</b>	<b>46</b>	<b>1,750</b>	<b>187</b>	<b>19</b>	<b>11</b>	<b>130</b>	<b>17</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,943	5,358	1,806	1,615	9,509	2,473	14,607	5,165	1,748	1,599	8,713	2,256
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	27	27	1	1	26	26	32	32	0	0	32	32
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	702	206	93	90	343	49	630	149	41	39	338	40
Non-financial corporations	10,549	3,361	1,412	1,246	5,319	1,155	9,231	3,250	1,396	1,272	4,499	1,003
of which: small and medium-sized enterprises	1,244	527	202	189	932		1,072	559	216	207	680	
Households	4,664	1,764	301	278	3,820	1,243	4,713	1,734	312	287	3,843	1,181
DEBT INSTRUMENTS other than HFT	15,943	5,358	1,806	1,615	9,509		14,607	5,165	1,748	1,599	8,713	
Loan commitments given	1,491	144	34	26	113	40	1,253	91	14	8	89	8
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 ING Groep N.V.

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023										
	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	
A Agriculture, forestry and fishing	3,623	344	344	3,615	88	0	3,610	302	302	3,603	109	0	3,556	304	304	3,550	107	0	3,481	385	385	3,474	102	0					
B Mining and quarrying	10,272	507	507	10,272	499	0	9,883	804	804	9,883	178	0	9,330	723	723	9,349	253	0	8,862	420	420	8,862	240	0					
C Manufacturing	50,128	1,273	1,273	49,445	734	0	48,295	1,253	1,253	47,802	707	0	48,489	1,299	1,299	48,168	711	0	47,797	1,177	1,177	47,225	784	0					
D Electricity, gas, steam and air conditioning supply	17,297	230	230	16,880	178	0	17,534	368	368	17,198	204	0	18,152	355	355	17,301	212	0	17,224	355	355	17,204	188	0					
E Water supply	2,434	22	22	2,434	13	0	2,449	25	25	2,449	15	0	2,637	24	24	2,637	17	0	2,795	24	24	2,795	15	0					
F Construction	9,571	360	360	9,571	182	0	9,397	353	353	9,397	189	0	9,177	356	356	9,177	193	0	9,532	332	332	9,532	212	0					
G Wholesale and retail trade	41,959	1,313	1,313	40,885	749	0	38,479	1,367	1,367	38,145	725	0	38,560	1,302	1,302	38,470	707	0	37,436	1,121	1,121	37,293	645	0					
H Transport and storage	25,838	354	354	25,818	187	0	24,384	332	332	24,349	196	0	24,873	356	356	24,655	196	0	25,249	369	369	24,984	184	0					
I Accommodation and food service activities	2,478	272	272	2,478	163	0	2,522	239	239	2,467	155	0	2,387	233	233	2,349	126	0	2,338	229	229	2,337	174	0					
J Information and communication	12,138	382	382	11,986	160	0	13,366	412	412	13,187	139	0	12,458	340	340	11,493	138	0	12,634	248	248	12,342	189	0					
K Financial and insurance activities	304	3	3	304	0	0	3	3	3	3	0	0	162	6	6	5	0	0	234	5	5	3	0	0					
L Real estate activities	35,161	468	468	34,919	224	0	35,121	518	518	34,932	226	0	34,928	393	393	34,777	201	0	34,929	607	607	34,894	203	0					
M Professional, scientific and technical activities	9,597	200	200	8,834	185	0	9,362	226	226	9,313	186	0	8,823	212	212	8,807	252	0	8,415	216	216	8,403	179	0					
N Administrative and support service activities	12,607	265	265	12,509	532	0	12,883	234	234	12,826	447	0	12,647	215	215	12,508	355	0	13,247	199	199	13,218	298	0					
O Public administration and defence, compulsory social security	941	0	0	941	22	0	1,069	0	0	1,069	24	0	1,096	0	0	1,096	26	0	1,076	24	24	1,076	0	0					
P Education	238	6	6	234	5	0	246	6	6	246	4	0	238	2	2	238	4	0	272	2	2	272	3	0					
Q Human health services and social work activities	5,913	34	34	5,886	89	0	5,905	148	148	5,879	143	0	5,903	139	139	5,881	140	0	6,066	146	146	6,066	95	0					
R Arts, entertainment and recreation	661	24	24	661	18	0	670	21	21	670	14	0	696	19	19	696	16	0	628	18	18	628	15	0					
S Other services	754	15	15	754	33	0	865	16	16	865	23	0	866	16	16	866	24	0	853	12	12	853	15	0					
Loans and advances	241,479	6,430	6,430	238,886	4,002	0	236,045	6,646	6,646	234,266	3,916	0	234,205	6,384	6,384	231,893	3,772	0	233,129	6,042	6,042	232,025	3,543	0					

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.