2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

ING Groep N.V.

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	13,584	13,533	12,910	12,939	11,237	11,991	12,567
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,023	840	840	840	-1,721	630	630
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,853	-1,097	-1,101	-1,062	-6,320	-2,328	-1,804
Profit or (-) loss for the year	**3,777**	**3,633**	**3,570**	**3,638**	**-3,958**	**909**	**1,810**
Coverage ratio: non-performing exposure (%)	34.31%	29.95%	27.45%	25.88%	31.84%	29.14%	27.28%
Common Equity Tier 1 capital	47,961	49,243	50,515	50,935	37,353	38,454	39,167
Total Risk exposure amount (all transitional adjustments included)	331,520	341,160	348,626	354,530	367,948	412,607	438,902
Common Equity Tier 1 ratio, %	**14.47%**	**14.43%**	**14.49%**	**14.37%**	**10.15%**	**9.32%**	**8.92%**
Fully loaded Common Equity Tier 1 ratio, %	**14.46%**	**14.43%**	**14.49%**	**14.37%**	**10.15%**	**9.32%**	**8.92%**
Tier 1 capital	54,316	55,598	56,870	57,290	43,708	44,809	45,522
Total leverage ratio exposures	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307	1,064,307
Leverage ratio, %	**5.10%**	**5.22%**	**5.34%**	**5.38%**	**4.11%**	**4.21%**	**4.28%**
Fully loaded leverage ratio, %	**5.10%**	**5.22%**	**5.34%**	**5.38%**	**4.11%**	**4.21%**	**4.28%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**14.46%**						

IFRS 9 transitional arrangements?	Yes (dynamic only)

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	65,573	52	0	0	11,271	11	0	0	42,687	3,836	51	12	21	1	1.39%
	Corporates	488,001	6,732	0	0	137,550	7,203	0	0	248,668	37,451	6,387	257	1,039	2,576	40.33%
	Corporates - Of Which: Specialised Lending	111,311	2,071	0	0	37,851	2,356	0	0	92,993	10,523	2,007	65	154	768	38.27%
	Corporates - Of Which: SME	25,672	836	0	0	10,593	414	0	0	20,678	3,337	747	26	84	247	33.05%
	Retail	355,783	3,840	0	0	51,270	7,992	0	0	336,311	18,103	3,795	128	332	761	20.06%
	Retail - Secured on real estate property	327,657	3,032	0	0	38,203	4,839	0	0	311,637	15,478	3,019	87	177	420	13.90%
	Retail - Secured on real estate property - Of Which: SME	14,575	383	0	0	3,404	317	0	0	12,211	2,010	370	9	23	77	20.86%
	Retail - Secured on real estate property - Of Which: non-SME	313,082	2,650	0	0	34,799	4,522	0	0	299,426	13,468	2,648	78	154	342	12.93%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	28,126	807	0	0	13,067	3,153	0	0	24,674	2,625	777	41	155	342	44.00%
	Retail - Other Retail - Of Which: SME	4,604	215	0	0	1,669	232	0	0	3,176	692	184	9	35	84	45.84%
	Retail - Other Retail - Of Which: non-SME	23,522	593	0	0	11,397	2,921	0	0	21,498	1,933	592	32	120	257	43.43%
	Equity	3,637	0			8,825	0			3,637	0	0	29	0	0	-
	Securitisation															
	Other non-credit obligation assets	23,522	0			23,522	0			23,522	0	0	0	0	0	-
	IRB TOTAL	**936,515**	**10,623**	**0**	**0**	**232,438**	**15,207**	**0**	**0**	**654,825**	**59,391**	**10,233**	**425**	**1,392**	**3,338**	**32.62%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4,304	0	0	0	744	0	0	0	3,456	151	0	2	1	0	40.04%
	Corporates	79,248	993	0	0	23,248	733	0	0	52,553	6,416	931	28	137	346	37.22%
	Corporates - Of Which: Specialised Lending	21,559	240	0	0	3,860	73	0	0	19,342	999	193	4	18	115	59.74%
	Corporates - Of Which: SME	7,421	214	0	0	3,681	159	0	0	6,242	1,151	212	4	35	60	28.16%
	Retail	124,049	674	0	0	14,247	1,809	0	0	116,818	6,796	671	33	99	146	21.77%
	Retail - Secured on real estate property	117,433	548	0	0	11,047	1,540	0	0	111,299	5,936	548	21	53	81	14.76%
	Retail - Secured on real estate property - Of Which: SME	1,223	47	0	0	1,237	111	0	0	2,236	458	47	3	0	8	17.77%
	Retail - Secured on real estate property - Of Which: non-SME	114,710	500	0	0	9,810	1,429	0	0	109,064	5,478	500	19	53	72	14.48%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,616	126	0	0	3,201	269	0	0	5,519	860	124	11	45	65	52.84%
	Retail - Other Retail - Of Which: SME	1,384	36	0	0	837	72	0	0	904	249	34	4	15	17	50.84%
	Retail - Other Retail - Of Which: non-SME	5,232	89	0	0	2,364	197	0	0	4,614	611	89	7	31	48	53.60%
	Equity	367	0			869	0			367	0	0	3	0	0	-
	Securitisation															
	Other non-credit obligation assets	9,630	0			9,630	0			9,630	0	0	0	0	0	-
	IRB TOTAL	**217,598**	**1,667**	**0**	**0**	**48,739**	**2,543**	**0**	**0**	**182,824**	**13,363**	**1,602**	**65**	**236**	**493**	**30.74%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	3,752	0	0	0	571	0	0	0	860	0	0	0	0	0	-
	Corporates	19,932	137	0	0	6,891	107	0	0	14,983	1,645	131	10	22	77	58.24%
	Corporates - Of Which: Specialised Lending	3,758	0	0	0	1,193	0	0	0	3,445	207	0	2	10	0	-
	Corporates - Of Which: SME	34	0	0	0	52	0	0	0	6	21	0	0	2	0	318.29%
	Retail	107,435	732	0	0	21,258	3,129	0	0	105,004	2,430	732	48	99	237	32.42%
	Retail - Secured on real estate property	92,635	346	0	0	13,338	648	0	0	90,962	1,673	346	26	29	59	16.98%
	Retail - Secured on real estate property - Of Which: SME	11	0	0	0	1	0	0	0	10	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	92,625	346	0	0	13,337	648	0	0	90,951	1,673	346	26	29	59	16.98%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	14,799	385	0	0	7,920	2,481	0	0	14,042	756	385	21	70	178	46.28%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	1	0	0	0	0	40.55%
	Retail - Other Retail - Of Which: non-SME	14,797	385	0	0	7,919	2,481	0	0	14,042	755	385	21	70	178	46.28%
	Equity	43	0			80	0			43	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,978	0			1,978	0			1,978	0	0	0	0	0	-
	IRB TOTAL	**133,139**	**869**	**0**	**0**	**30,778**	**3,236**	**0**	**0**	**122,868**	**4,074**	**863**	**58**	**120**	**314**	**36.35%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	10,163	2	0	0	1,972	1	0	0	9,242	667	2	1	15	1	31.80%
	Corporates	37,577	1,587	0	0	17,310	900	0	0	26,817	4,951	1,393	33	101	668	47.99%
	Corporates - Of Which: Specialised Lending	4,563	58	0	0	1,918	198	0	0	3,701	743	57	3	7	6	10.96%
	Corporates - Of Which: SME	13,759	552	0	0	5,097	222	0	0	10,853	1,741	466	14	39	163	34.93%
	Retail	50,756	1,696	0	0	8,423	2,080	0	0	42,629	7,235	1,656	18	91	244	14.76%
	Retail - Secured on real estate property	44,779	1,426	0	0	6,650	1,718	0	0	38,108	6,331	1,414	10	54	154	10.92%
	Retail - Secured on real estate property - Of Which: SME	11,481	321	0	0	2,078	192	0	0	9,662	1,497	309	7	23	66	21.24%
	Retail - Secured on real estate property - Of Which: non-SME	33,297	1,105	0	0	4,572	1,526	0	0	28,446	4,834	1,105	4	31	89	8.04%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,977	270	0	0	1,773	362	0	0	4,521	904	242	8	37	90	37.13%
	Retail - Other Retail - Of Which: SME	3,069	173	0	0	807	151	0	0	2,164	406	145	5	20	65	44.63%
	Retail - Other Retail - Of Which: non-SME	2,908	97	0	0	966	211	0	0	2,357	498	97	3	17	25	25.91%
	Equity	103	0			206	0			103	0	0	1	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,594	0			1,594	0			1,594	0	0	0	0	0	-
	IRB TOTAL	**100,193**	**3,285**	**0**	**0**	**29,506**	**2,981**	**0**	**0**	**80,384**	**12,853**	**3,051**	**53**	**207**	**913**	**29.94%**

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	9,958	0	0	0	1,303	0	0	0	4,539	619	0	1	0	0	-
	Corporates	100,183	403	0	0	20,145	492	0	0	31,344	6,627	402	38	182	127	31.53%
	Corporates - Of Which: Specialised Lending	15,152	142	0	0	7,645	44	0	0	12,189	1,902	142	14	24	44	30.66%
	Corporates - Of Which: SME	31	0	0	0	10	0	0	0	19	8	0	0	0	0	-
	Retail	141	2	0	0	18	4	0	0	131	9	2	0	0	0	5.42%
	Retail - Secured on real estate property	136	2	0	0	16	4	0	0	127	9	2	0	0	0	4.72%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	134	2	0	0	16	4	0	0	125	9	2	0	0	0	4.72%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6	0	0	0	2	0	0	0	5	0	0	0	0	0	40.05%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	50.79%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	4	0	0	0	0	0	39.93%
	Equity	142	0			321	0			142	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	3,723	0			3,723	0			3,723	0	0	0	0	0	-
	IRB TOTAL	**114,147**	**405**	**0**	**0**	**25,509**	**496**	**0**	**0**	**39,879**	**7,256**	**404**	**39**	**182**	**127**	**31.38%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
AUSTRALIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,632	0	0	0	304	0	0	0	732	0	0	0	0	0	-
	Corporates	8,755	85	0	0	2,629	0	0	0	7,943	371	85	6	12	34	39.81%
	Corporates - Of Which: Specialised Lending	5,723	85	0	0	1,566	0	0	0	5,429	195	85	4	4	34	39.81%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	39,742	367	0	0	2,138	477	0	0	38,966	776	367	3	20	26	7.03%
	Retail - Secured on real estate property	39,695	366	0	0	2,126	477	0	0	38,919	776	366	3	20	25	6.81%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	39,695	366	0	0	2,126	477	0	0	38,919	776	366	3	20	25	6.81%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	47	1	0	0	12	0	0	0	47	0	1	0	0	1	99.14%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	47	1	0	0	12	0	0	0	47	0	1	0	0	1	99.14%
	Equity	0	0			1	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	364	0			364	0			364	0	0	0	0	0	-
	IRB TOTAL	**50,493**	**452**	**0**	**0**	**5,437**	**477**	**0**	**0**	**48,005**	**1,148**	**452**	**10**	**32**	**60**	**13.18%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,784	0	0	0	649	0	0	0	1,295	431	0	1	1	0	22.91%
	Corporates	16,760	387	0	0	8,481	293	0	0	13,175	2,054	379	30	41	214	56.54%
	Corporates - Of Which: Specialised Lending	2,456	51	0	0	1,065	85	0	0	1,918	523	51	3	9	24	47.65%
	Corporates - Of Which: SME	4,298	64	0	0	1,635	33	0	0	3,465	400	64	8	8	20	31.09%
	Retail	129	2	0	0	18	2	0	0	95	34	2	0	1	1	25.48%
	Retail - Secured on real estate property	8	0	0	0	1	1	0	0	5	2	0	0	0	0	2.61%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	1	1	0	0	5	2	0	0	0	0	2.61%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	121	2	0	0	17	1	0	0	89	32	2	0	1	1	27.67%
	Retail - Other Retail - Of Which: SME	118	2	0	0	15	1	0	0	88	31	2	0	1	1	25.87%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	1	1	0	0	0	0	61.42%
	Equity	64	0			121	0			64	0	0	1	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,457	0			1,457	0			1,457	0	0	0	0	0	-
	IRB TOTAL	**20,194**	**389**	**0**	**0**	**10,727**	**295**	**0**	**0**	**16,086**	**2,519**	**381**	**32**	**44**	**215**	**56.35%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	492	0	0	0	113	0	0	0	307	0	0	0	0	0	-
	Corporates	6,377	52	0	0	3,363	2	0	0	4,925	831	52	4	14	34	64.80%
	Corporates - Of Which: Specialised Lending	2,984	47	0	0	1,354	0	0	0	2,587	334	47	1	9	28	60.91%
	Corporates - Of Which: SME	6	0	0	0	13	0	0	0	1	5	0	0	0	0	-
	Retail	21,513	83	0	0	2,689	177	0	0	21,260	252	83	20	12	23	27.70%
	Retail - Secured on real estate property	21,500	82	0	0	2,685	176	0	0	21,249	251	82	20	12	23	27.57%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	3	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21,497	82	0	0	2,684	176	0	0	21,246	251	82	20	12	23	27.57%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	13	0	0	0	4	1	0	0	10	2	0	0	0	0	60.38%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	73.37%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	4	1	0	0	10	1	0	0	0	0	56.06%
	Equity	4	0			8	0			4	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,076	0			1,076	0			1,076	0	0	0	0	0	-
	IRB TOTAL	**29,462**	**135**	**0**	**0**	**7,251**	**178**	**0**	**0**	**27,572**	**1,083**	**135**	**25**	**26**	**57**	**42.06%**

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	5,046	1	0	0	87	9	0	0	4,071	837	1	0	0	0	17.56%
Corporates	17,135	88	0	0	5,002	303	0	0	7,894	841	66	8	26	27	40.90%
Corporates - Of Which: Specialised Lending	5,849	2	0	0	1,787	15	0	0	5,131	493	0	3	0	0	17.95%
Corporates - Of Which: SME	64	1	0	0	75	0	0	0	48	1	1	0	0	0	64.63%
Retail	3,639	44	0	0	588	52	0	0	3,438	176	43	1	1	4	10.14%
Retail - Secured on real estate property	3,233	30	0	0	502	31	0	0	3,097	133	30	0	1	3	10.28%
Retail - Secured on real estate property - Of Which: SME	192	11	0	0	35	6	0	0	169	22	11	0	0	3	25.41%
Retail - Secured on real estate property - Of Which: non-SME	3,041	19	0	0	466	25	0	0	2,929	111	19	0	0	0	2.01%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	406	14	0	0	87	21	0	0	340	44	14	0	1	1	9.83%
Retail - Other Retail - Of Which: SME	17	1	0	0	5	1	0	0	13	2	1	0	0	1	78.37%
Retail - Other Retail - Of Which: non-SME	388	13	0	0	82	20	0	0	328	42	13	0	1	1	5.22%
Equity	15	0			35	0			15	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	969	0			969	0			969	0	0	0	0	0	-
IRB TOTAL	26,803	133	0	0	6,681	363	0	0	16,387	1,854	110	9	28	32	28.62%

FRANCE

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	4,930	0	0	0	803	0	0	0	3,493	28	0	1	0	0	-
Corporates	21,420	215	0	0	4,790	357	0	0	8,934	1,741	207	8	34	108	52.18%
Corporates - Of Which: Specialised Lending	4,415	26	0	0	862	23	0	0	3,819	353	25	1	11	20	78.11%
Corporates - Of Which: SME	33	5	0	0	12	0	0	0	26	3	5	0	0	4	84.67%
Retail	328	6	0	0	79	18	0	0	271	54	6	0	1	2	26.42%
Retail - Secured on real estate property	282	3	0	0	65	8	0	0	238	42	3	0	0	0	10.35%
Retail - Secured on real estate property - Of Which: SME	149	0	0	0	49	0	0	0	120	28	0	0	0	0	14.44%
Retail - Secured on real estate property - Of Which: non-SME	133	3	0	0	16	8	0	0	119	14	3	0	0	0	9.89%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	46	3	0	0	13	10	0	0	32	11	3	0	0	1	44.98%
Retail - Other Retail - Of Which: SME	6	1	0	0	1	5	0	0	2	3	1	0	0	1	57.62%
Retail - Other Retail - Of Which: non-SME	41	1	0	0	12	5	0	0	30	9	1	0	0	0	32.95%
Equity	0	0			1	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	199	0			199	0			199	0	0	0	0	0	-
IRB TOTAL	26,877	221	0	0	5,872	375	0	0	12,897	1,822	213	9	34	110	51.46%

ITALY

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	493	0	0	0	268	0	0	0	426	0	0	0	0	0	-
Corporates	6,196	50	0	0	2,709	15	0	0	5,018	441	48	3	6	22	46.55%
Corporates - Of Which: Specialised Lending	2,970	35	0	0	930	14	0	0	2,633	281	34	1	3	12	36.48%
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27.50%
Retail	7,400	205	0	0	1,707	184	0	0	7,161	239	205	5	7	74	36.32%
Retail - Secured on real estate property	7,393	202	0	0	1,704	184	0	0	7,155	238	202	5	7	72	35.53%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	7,393	202	0	0	1,704	184	0	0	7,155	238	202	5	7	72	35.53%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	7	2	0	0	3	0	0	0	6	1	2	0	0	2	104.98%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62.30%
Retail - Other Retail - Of Which: non-SME	7	2	0	0	3	0	0	0	6	1	2	0	0	2	105.15%
Equity	19	0			40	0			19	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	449	0			449	0			449	0	0	0	0	0	-
IRB TOTAL	14,557	255	0	0	5,173	199	0	0	13,073	680	253	8	13	97	38.26%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

Baseline Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	42,666	3,703	205	15	18	43	20.97%	42,003	4,208	363	12	24	81	22.38%	41,194	4,858	521	12	28	117	22.54%
	Corporates	247,848	34,394	10,264	203	593	3,458	33.69%	242,419	36,661	13,426	175	522	4,053	30.19%	236,885	39,239	16,382	171	494	4,565	27.87%
	Corporates - Of Which: Specialised Lending	92,811	9,778	2,934	40	71	877	29.90%	90,559	11,200	3,764	35	74	960	25.51%	88,276	12,652	4,595	35	82	1,039	22.62%
	Corporates - Of Which: SME	19,665	3,826	1,272	33	78	335	26.33%	19,036	3,942	1,786	31	79	411	23.04%	18,470	3,998	2,294	30	80	486	21.19%
	Retail	330,959	21,346	5,905	99	402	1,019	17.26%	328,597	21,801	7,813	90	424	1,245	15.94%	326,393	22,221	9,596	89	438	1,463	15.25%
	Retail - Secured on real estate property	307,751	17,576	4,807	65	174	570	11.87%	305,746	17,975	6,413	58	185	707	11.03%	303,852	18,375	7,907	58	194	839	10.61%
	Retail - Secured on real estate property - Of Which: SME	12,045	1,987	560	10	34	100	17.93%	11,808	2,045	738	10	35	122	16.51%	11,596	2,081	914	10	37	144	15.75%
	Retail - Secured on real estate property - Of Which: non-SME	295,706	15,589	4,248	54	141	470	11.07%	293,938	15,930	5,674	48	150	585	10.31%	292,256	16,294	6,992	48	157	695	9.94%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	23,209	3,770	1,097	34	228	449	40.92%	22,850	3,825	1,400	31	239	538	38.43%	22,541	3,846	1,689	31	244	624	36.95%
	Retail - Other Retail - Of Which: SME	3,108	685	260	8	40	114	44.01%	3,025	695	332	8	40	136	41.00%	2,953	698	402	8	40	157	39.17%
	Retail - Other Retail - Of Which: non-SME	20,101	3,085	838	26	188	335	39.96%	19,825	3,130	1,068	23	199	402	37.63%	19,588	3,148	1,287	23	205	467	36.26%
	Equity	3,635	1	1	0	0	0	0.00%	3,633	2	2	0	0	0	0.00%	3,631	3	3	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	23,522	0	0	0	0	0	-	23,522	0	0	0	0	0	-	23,522	0	0	0	0	0	-
	IRB TOTAL	**648,630**	**59,443**	**16,375**	**316**	**1,013**	**4,520**	**27.61%**	**640,173**	**62,672**	**21,604**	**277**	**970**	**5,379**	**24.90%**	**631,625**	**66,321**	**26,503**	**272**	**960**	**6,146**	**23.19%**

Baseline Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	3,370	230	7	1	1	1	20.92%	3,315	277	15	1	1	3	18.84%	3,245	338	24	1	2	4	17.74%
	Corporates	51,227	7,057	1,617	30	63	438	27.10%	49,977	7,675	2,248	29	64	509	22.63%	48,769	8,233	2,898	28	67	579	19.99%
	Corporates - Of Which: Specialised Lending	18,825	1,408	302	4	7	124	41.00%	18,301	1,815	418	4	9	131	31.42%	17,804	2,173	558	4	11	140	25.05%
	Corporates - Of Which: SME	5,901	1,310	394	7	15	82	20.87%	5,743	1,300	562	6	14	98	17.52%	5,588	1,287	730	6	14	114	15.68%
	Retail	116,241	6,667	1,376	30	77	230	16.68%	115,960	6,348	1,977	24	70	297	15.03%	115,645	6,170	2,471	24	64	349	14.13%
	Retail - Secured on real estate property	110,836	5,785	1,163	19	38	125	10.77%	110,609	5,481	1,694	14	31	163	9.64%	110,342	5,315	2,127	14	27	189	8.89%
	Retail - Secured on real estate property - Of Which: SME	2,253	393	96	3	9	16	16.43%	2,188	411	142	3	9	22	15.64%	2,135	418	189	3	9	29	15.21%
	Retail - Secured on real estate property - Of Which: non-SME	108,583	5,392	1,067	16	29	109	10.25%	108,420	5,070	1,551	11	22	141	9.08%	108,207	4,897	1,938	11	17	160	8.27%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	5,405	883	214	11	39	104	48.83%	5,351	867	283	10	38	134	47.30%	5,303	854	344	10	37	160	46.47%
	Retail - Other Retail - Of Which: SME	913	221	53	4	18	27	51.47%	892	226	70	4	19	36	51.59%	871	230	86	3	20	45	51.70%
	Retail - Other Retail - Of Which: non-SME	4,492	661	161	8	21	77	47.96%	4,459	641	214	7	19	98	45.90%	4,432	625	258	7	18	115	44.72%
	Equity	367	0	0	0	0	0	0.00%	366	0	0	0	0	0	0.00%	366	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	9,630	0	0	0	0	0	-	9,630	0	0	0	0	0	-	9,630	0	0	0	0	0	-
	IRB TOTAL	**180,835**	**13,954**	**3,000**	**61**	**141**	**669**	**22.30%**	**179,248**	**14,300**	**4,241**	**54**	**135**	**809**	**19.07%**	**177,655**	**14,741**	**5,394**	**53**	**132**	**933**	**17.29%**

Baseline Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	837	21	1	0	0	0	28.59%	820	38	2	0	0	0	28.60%	800	57	3	0	0	1	28.46%
	Corporates	15,006	1,519	234	5	16	101	43.24%	14,756	1,702	301	6	16	115	38.30%	14,496	1,889	374	5	17	130	34.66%
	Corporates - Of Which: Specialised Lending	3,463	164	25	1	1	2	5.97%	3,422	189	42	1	1	3	6.62%	3,370	219	63	1	2	4	6.98%
	Corporates - Of Which: SME	6	21	0	0	2	0	17.18%	6	21	0	0	2	0	13.96%	6	21	0	0	2	0	12.94%
	Retail	102,465	4,549	1,151	40	187	319	27.67%	101,495	5,062	1,609	39	208	405	25.19%	100,579	5,484	2,102	39	221	498	23.67%
	Retail - Secured on real estate property	89,522	2,801	659	26	46	109	16.58%	88,753	3,226	1,003	26	53	162	16.13%	88,009	3,590	1,383	26	59	219	15.86%
	Retail - Secured on real estate property - Of Which: SME	10	1	0	0	0	0	11.29%	10	1	0	0	0	0	8.96%	10	1	0	0	0	0	7.82%
	Retail - Secured on real estate property - Of Which: non-SME	89,512	2,800	659	26	46	109	16.58%	88,743	3,225	1,003	26	53	162	16.13%	87,999	3,589	1,382	26	59	219	15.86%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	12,943	1,748	493	14	142	209	42.48%	12,742	1,836	606	13	154	243	40.18%	12,570	1,895	719	13	161	278	38.69%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	60.63%	1	1	0	0	0	0	59.97%	1	1	0	0	0	0	59.39%
	Retail - Other Retail - Of Which: non-SME	12,942	1,747	493	14	142	209	42.48%	12,742	1,835	606	13	154	243	40.17%	12,569	1,893	719	13	161	278	38.68%
	Equity	43	0	0	0	0	0	0.00%	43	0	0	0	0	0	0.00%	43	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,978	0	0	0	0	0	-	1,978	0	0	0	0	0	-	1,978	0	0	0	0	0	-
	IRB TOTAL	**120,330**	**6,089**	**1,387**	**45**	**204**	**420**	**30.30%**	**119,091**	**6,803**	**1,911**	**45**	**224**	**521**	**27.25%**	**117,896**	**7,430**	**2,479**	**44**	**238**	**628**	**25.34%**

Baseline Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	9,188	694	28	1	4	7	24.67%	9,013	848	49	1	7	9	18.69%	8,846	996	68	1	9	12	17.59%
	Corporates	26,270	4,991	1,899	32	86	745	39.25%	25,536	5,248	2,377	32	90	819	34.45%	24,888	5,417	2,855	31	95	896	31.39%
	Corporates - Of Which: Specialised Lending	3,642	764	94	2	5	12	13.21%	3,537	836	127	2	6	18	13.82%	3,435	902	164	2	7	23	14.24%
	Corporates - Of Which: SME	10,555	1,828	677	15	39	193	28.57%	10,225	1,938	897	15	42	226	25.19%	9,942	1,998	1,120	14	44	261	23.29%
	Retail	41,662	7,622	2,236	19	96	306	13.70%	41,011	7,758	2,751	18	98	355	12.89%	40,416	7,855	3,249	18	100	403	12.41%
	Retail - Secured on real estate property	37,370	6,596	1,886	11	51	181	9.61%	36,816	6,740	2,296	11	54	206	8.96%	36,301	6,859	2,693	10	57	230	8.56%
	Retail - Secured on real estate property - Of Which: SME	9,475	1,553	440	7	24	81	18.44%	9,310	1,595	563	7	26	96	17.05%	9,158	1,626	684	7	27	111	16.30%
	Retail - Secured on real estate property - Of Which: non-SME	27,895	5,044	1,446	4	27	100	6.93%	27,506	5,145	1,733	3	28	110	6.33%	27,143	5,233	2,009	3	30	119	5.92%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	4,292	1,025	350	8	44	125	35.75%	4,195	1,017	455	7	44	149	32.74%	4,115	996	556	7	43	173	31.07%
	Retail - Other Retail - Of Which: SME	2,083	435	198	4	21	84	42.43%	2,025	442	249	4	20	96	38.70%	1,975	441	299	4	19	109	36.34%
	Retail - Other Retail - Of Which: non-SME	2,210	590	152	4	23	41	27.06%	2,170	576	206	3	24	52	25.51%	2,140	555	257	3	24	64	24.93%
	Equity	103	0	0	0	0	0	0.00%	103	0	0	0	0	0	0.00%	103	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,594	0	0	0	0	0	-	1,594	0	0	0	0	0	-	1,594	0	0	0	0	0	-
	IRB TOTAL	**78,817**	**13,308**	**4,163**	**52**	**185**	**1,059**	**25.43%**	**77,257**	**13,854**	**5,177**	**51**	**195**	**1,182**	**22.84%**	**75,848**	**14,268**	**6,172**	**50**	**204**	**1,311**	**21.25%**

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	4,642	501	16	2	1	2	10.19%	4,548	573	37	1	1	4	10.94%	4,448	651	60	1	2	7	11.24%
	Corporates	32,256	5,270	846	34	104	239	28.28%	31,606	5,483	1,283	27	90	340	26.47%	30,794	5,913	1,666	26	85	419	25.15%
	Corporates - Of Which: Specialised Lending	12,336	1,559	338	10	15	67	19.85%	12,061	1,647	525	8	15	89	16.93%	11,700	1,847	686	8	17	107	15.66%
	Corporates - Of Which: SME	19	7	1	0	0	0	7.86%	19	7	2	0	0	0	7.20%	19	6	2	0	0	0	6.75%
	Retail	129	10	4	0	0	0	4.05%	127	10	6	0	0	0	3.61%	126	10	7	0	0	0	3.44%
	Retail - Secured on real estate property	125	9	4	0	0	0	3.27%	123	9	6	0	0	0	2.85%	122	9	7	0	0	0	2.66%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	3.47%	1	0	0	0	0	0	3.55%	1	0	0	0	0	0	3.63%
	Retail - Secured on real estate property - Of Which: non-SME	123	9	4	0	0	0	3.27%	122	9	6	0	0	0	2.85%	121	9	7	0	0	0	2.66%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	4	1	0	0	0	0	47.53%	4	1	0	0	0	0	45.67%	4	1	0	0	0	0	44.49%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.13%	0	0	0	0	0	0	42.67%	0	0	0	0	0	0	42.87%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	47.73%	4	0	0	0	0	0	45.87%	4	0	0	0	0	0	44.61%
	Equity	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	3,723	0	0	0	0	0	-	3,723	0	0	0	0	0	-	3,723	0	0	0	0	0	-
	IRB TOTAL	**40,892**	**5,781**	**867**	**35**	**105**	**241**	**27.83%**	**40,146**	**6,067**	**1,326**	**28**	**91**	**344**	**25.93%**	**39,232**	**6,573**	**1,733**	**27**	**87**	**426**	**24.58%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	700	32	1	0	0	0	67.60%	668	62	2	0	1	1	68.19%	639	90	3	0	1	2	67.07%
	Corporates	7,697	544	158	4	11	45	28.58%	7,432	740	226	3	11	56	24.60%	7,145	964	290	3	12	65	22.33%
	Corporates - Of Which: Specialised Lending	5,233	335	141	2	4	39	27.91%	5,034	487	188	2	4	44	23.33%	4,840	638	231	2	5	48	20.79%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	38,606	921	582	0	1	26	4.54%	38,535	823	751	0	0	27	3.58%	38,461	771	877	0	0	27	3.10%
	Retail - Secured on real estate property	38,560	919	581	0	1	25	4.38%	38,490	821	750	0	0	26	3.45%	38,416	770	876	0	0	26	2.98%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	7.00%	0	0	0	0	0	0	7.28%	0	0	0	0	0	0	7.59%
	Retail - Secured on real estate property - Of Which: non-SME	38,560	919	581	0	1	25	4.38%	38,490	821	750	0	0	26	3.45%	38,416	770	876	0	0	26	2.98%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	45	1	1	0	0	1	92.72%	45	1	1	0	0	1	87.83%	45	1	1	0	0	1	84.22%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.10%	0	0	0	0	0	0	42.17%	0	0	0	0	0	0	41.40%
	Retail - Other Retail - Of Which: non-SME	45	1	1	0	0	1	92.74%	45	1	1	0	0	1	87.86%	45	1	1	0	0	1	84.25%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	364	0	0	0	0	0	-	364	0	0	0	0	0	-	364	0	0	0	0	0	-
	IRB TOTAL	**47,367**	**1,496**	**741**	**5**	**12**	**72**	**9.72%**	**47,000**	**1,625**	**979**	**4**	**12**	**84**	**8.57%**	**46,610**	**1,825**	**1,170**	**4**	**13**	**94**	**8.05%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	1,246	473	6	2	6	4	64.45%	1,237	474	14	1	7	9	61.13%	1,209	495	22	1	8	13	58.67%
	Corporates	12,348	2,481	780	38	70	317	40.69%	11,951	2,512	1,145	28	66	404	35.28%	11,506	2,632	1,470	27	65	476	32.41%
	Corporates - Of Which: Specialised Lending	2,041	341	111	2	4	30	27.34%	1,980	362	151	2	5	35	23.05%	1,902	405	185	2	5	38	20.77%
	Corporates - Of Which: SME	3,094	644	190	12	22	53	27.97%	2,955	660	313	9	20	80	25.62%	2,831	670	427	9	19	103	24.22%
	Retail	98	26	6	0	1	1	19.16%	96	25	10	0	0	2	16.79%	93	24	13	0	0	2	15.55%
	Retail - Secured on real estate property	5	2	0	0	0	0	1.82%	5	2	0	0	0	0	1.75%	5	2	1	0	0	0	1.80%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.55%	0	0	0	0	0	0	0.53%	0	0	0	0	0	0	0.52%
	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	0	2.77%	5	2	0	0	0	0	2.94%	5	2	0	0	0	0	3.11%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	93	24	6	0	1	1	20.27%	91	23	10	0	0	2	17.54%	88	22	13	0	0	2	16.14%
	Retail - Other Retail - Of Which: SME	91	23	6	0	1	1	19.08%	89	22	9	0	0	2	16.61%	86	22	12	0	0	2	15.34%
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	56.47%	1	1	0	0	0	0	52.73%	1	1	0	0	0	0	50.69%
	Equity	64	0	0	0	0	0	0.00%	64	0	0	0	0	0	0.00%	64	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,457	0	0	0	0	0	-	1,457	0	0	0	0	0	-	1,457	0	0	0	0	0	-
	IRB TOTAL	**15,213**	**2,980**	**792**	**40**	**77**	**322**	**40.70%**	**14,805**	**3,011**	**1,170**	**30**	**73**	**414**	**35.44%**	**14,329**	**3,152**	**1,505**	**29**	**73**	**491**	**32.63%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	302	5	0	0	0	0	23.92%	297	9	1	0	0	0	23.14%	292	14	1	0	0	0	22.77%
	Corporates	4,978	743	86	3	6	41	47.97%	4,830	859	118	4	7	48	40.40%	4,709	940	160	3	8	55	34.66%
	Corporates - Of Which: Specialised Lending	2,601	302	64	1	2	30	47.86%	2,510	377	80	1	3	32	40.27%	2,439	425	104	1	3	35	33.46%
	Corporates - Of Which: SME	1	4	1	0	0	0	42.18%	1	4	1	0	0	1	41.28%	1	3	2	0	0	1	40.95%
	Retail	20,401	1,041	153	5	32	42	27.55%	20,131	1,255	209	5	39	56	26.82%	19,922	1,395	277	5	43	73	26.39%
	Retail - Secured on real estate property	20,391	1,040	152	5	32	42	27.45%	20,121	1,254	208	5	39	56	26.75%	19,913	1,393	277	5	43	73	26.33%
	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	0	0	1.62%	3	1	0	0	0	0	1.67%	3	1	0	0	0	0	1.71%
	Retail - Secured on real estate property - Of Which: non-SME	20,388	1,039	152	5	32	42	27.47%	20,118	1,253	208	5	39	56	26.78%	19,910	1,393	276	5	43	73	26.36%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	10	2	0	0	0	0	62.40%	10	2	1	0	0	0	56.22%	10	2	1	0	0	0	52.14%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	90.76%	0	0	0	0	0	0	87.38%	0	0	0	0	0	0	84.09%
	Retail - Other Retail - Of Which: non-SME	10	2	0	0	0	0	55.54%	10	2	0	0	0	0	50.01%	9	2	1	0	0	0	46.57%
	Equity	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,076	0	0	0	0	0	-	1,076	0	0	0	0	0	-	1,076	0	0	0	0	0	-
	IRB TOTAL	**26,761**	**1,789**	**239**	**8**	**38**	**84**	**34.91%**	**26,338**	**2,124**	**328**	**9**	**46**	**104**	**31.71%**	**26,003**	**2,349**	**438**	**9**	**51**	**129**	**29.39%**

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	4,606	287	16	0	0	0	1.95%	4,459	418	32	0	0	0	1.52%	4,336	521	52	0	0	1	1.30%
	Corporates	8,114	528	159	5	19	53	33.26%	7,915	657	229	5	16	68	29.78%	7,719	782	299	5	15	82	27.25%
	Corporates - Of Which: Specialised Lending	5,380	220	24	1	1	2	7.84%	5,223	353	47	1	2	4	7.88%	5,070	477	77	1	3	6	7.82%
	Corporates - Of Which: SME	46	2	1	0	0	1	51.12%	44	3	3	0	0	1	46.17%	43	3	4	0	0	2	43.46%
	Retail	3,442	120	96	1	1	6	5.92%	3,393	116	150	1	1	7	4.66%	3,345	111	202	1	1	8	4.09%
	Retail - Secured on real estate property	3,127	61	72	1	0	4	5.24%	3,080	63	117	1	0	5	3.89%	3,038	62	160	1	0	5	3.30%
	Retail - Secured on real estate property - Of Which: SME	177	9	15	0	0	3	19.17%	174	8	18	0	0	3	15.71%	172	7	22	0	0	3	13.61%
	Retail - Secured on real estate property - Of Which: non-SME	2,949	52	58	1	0	1	1.74%	2,906	55	98	0	0	2	1.68%	2,866	55	138	0	0	2	1.65%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	315	59	24	0	1	2	8.03%	312	53	33	0	1	2	7.37%	307	49	42	0	1	3	7.14%
	Retail - Other Retail - Of Which: SME	13	1	1	0	0	1	61.45%	13	1	2	0	0	1	50.32%	12	1	2	0	0	1	43.65%
	Retail - Other Retail - Of Which: non-SME	302	57	22	0	1	1	5.15%	300	51	31	0	1	2	5.26%	295	48	40	0	1	2	5.43%
	Equity	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	969	0	0	0	0	0	-	969	0	0	0	0	0	-	969	0	0	0	0	0	-
	IRB TOTAL	**17,145**	**935**	**271**	**6**	**20**	**59**	**21.77%**	**16,750**	**1,191**	**411**	**5**	**17**	**76**	**18.43%**	**16,384**	**1,415**	**553**	**5**	**16**	**91**	**16.37%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	3,415	104	3	1	0	1	29.14%	3,362	154	6	0	1	2	28.66%	3,306	206	9	0	1	3	28.00%
	Corporates	9,150	1,443	289	7	12	124	42.88%	8,954	1,560	367	5	12	138	37.49%	8,763	1,679	439	5	13	149	33.96%
	Corporates - Of Which: Specialised Lending	3,754	384	60	1	1	21	35.64%	3,665	438	94	1	1	23	24.16%	3,565	506	127	1	2	24	18.90%
	Corporates - Of Which: SME	24	4	6	0	0	5	75.58%	23	5	7	0	0	5	67.72%	22	5	7	0	0	5	61.42%
	Retail	264	53	13	0	1	2	17.06%	259	51	20	0	1	3	12.79%	254	50	26	0	1	3	10.78%
	Retail - Secured on real estate property	232	42	9	0	0	0	5.15%	227	41	15	0	0	1	4.07%	222	40	21	0	0	1	3.62%
	Retail - Secured on real estate property - Of Which: SME	116	27	6	0	0	0	2.66%	112	25	11	0	0	0	2.36%	109	24	16	0	0	0	2.29%
	Retail - Secured on real estate property - Of Which: non-SME	116	16	4	0	0	0	8.82%	115	16	5	0	0	0	7.93%	113	17	6	0	0	0	7.25%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	32	10	3	0	0	2	49.43%	32	10	4	0	0	2	45.52%	32	9	5	0	0	2	42.83%
	Retail - Other Retail - Of Which: SME	2	2	1	0	0	1	67.68%	2	2	2	0	0	1	65.45%	2	2	2	0	0	1	63.73%
	Retail - Other Retail - Of Which: non-SME	30	8	2	0	0	1	36.34%	30	8	3	0	0	1	33.77%	30	7	3	0	0	1	32.17%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	199	0	0	0	0	0	-	199	0	0	0	0	0	-	199	0	0	0	0	0	-
	IRB TOTAL	**13,029**	**1,599**	**305**	**7**	**13**	**127**	**41.66%**	**12,775**	**1,765**	**393**	**6**	**14**	**142**	**36.13%**	**12,523**	**1,935**	**475**	**5**	**14**	**155**	**32.57%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	413	12	1	0	0	0	67.12%	402	22	1	0	0	1	66.18%	392	31	2	0	1	1	65.77%
	Corporates	5,015	421	71	2	2	27	37.55%	4,922	491	94	2	3	30	32.20%	4,832	555	121	2	3	34	28.29%
	Corporates - Of Which: Specialised Lending	2,649	256	44	1	0	13	29.48%	2,599	294	56	1	1	14	24.65%	2,546	332	70	1	1	15	20.78%
	Corporates - Of Which: SME	0	0	0	0	0	0	28.84%	0	0	0	0	0	0	28.84%	0	0	0	0	0	0	28.84%
	Retail	7,108	246	251	3	6	83	33.04%	7,045	271	288	2	6	89	30.91%	7,007	274	323	2	6	95	29.29%
	Retail - Secured on real estate property	7,102	245	248	3	6	80	32.37%	7,039	270	286	2	6	87	30.32%	7,002	273	321	2	6	92	28.75%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	6.06%	1	0	0	0	0	0	5.64%	1	0	0	0	0	0	5.45%
	Retail - Secured on real estate property - Of Which: non-SME	7,101	245	248	3	6	80	32.37%	7,039	270	286	2	6	87	30.32%	7,001	273	321	2	6	92	28.75%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	6	1	2	0	0	2	102.58%	6	1	2	0	0	2	99.81%	5	1	3	0	0	2	97.04%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	63.49%	0	0	0	0	0	0	60.10%	0	0	0	0	0	0	57.70%
	Retail - Other Retail - Of Which: non-SME	6	1	2	0	0	2	102.75%	5	1	2	0	0	2	100.02%	5	1	3	0	0	2	97.27%
	Equity	19	0	0	0	0	0	0.00%	19	0	0	0	0	0	0.00%	19	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	449	0	0	0	0	0	-	449	0	0	0	0	0	-	449	0	0	0	0	0	-
	IRB TOTAL	**13,004**	**680**	**322**	**6**	**9**	**110**	**34.10%**	**12,837**	**785**	**384**	**5**	**9**	**120**	**31.35%**	**12,699**	**860**	**446**	**5**	**10**	**130**	**29.20%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	32,494	13,669	411	32	92	111	27.02%	37,035	8,638	901	19	81	243	26.97%	35,955	9,383	1,237	17	81	332	26.87%
	Corporates	186,220	92,580	13,707	445	1,881	4,686	34.18%	201,963	68,945	21,598	263	1,312	6,518	30.18%	198,472	66,939	27,095	238	1,083	7,558	27.89%
	Corporates - Of Which: Specialised Lending	68,041	33,398	4,083	118	423	1,128	27.64%	71,906	26,666	6,952	53	320	1,526	21.96%	71,058	25,581	8,884	49	273	1,742	19.61%
	Corporates - Of Which: SME	17,092	6,161	1,510	64	219	437	28.93%	16,676	5,670	2,417	56	196	636	26.30%	16,277	5,199	3,286	50	165	814	24.77%
	Retail	316,190	34,922	7,097	286	1,176	1,479	20.84%	314,008	33,069	11,133	203	1,054	2,227	20.00%	311,943	31,355	14,911	182	916	2,825	18.95%
	Retail - Secured on real estate property	295,414	28,905	5,815	228	704	899	15.46%	293,235	27,596	9,303	156	635	1,447	15.56%	291,321	26,210	12,603	138	534	1,879	14.91%
	Retail - Secured on real estate property - Of Which: SME	10,631	3,293	667	23	108	169	25.25%	10,642	2,949	1,001	20	93	231	23.05%	10,561	2,730	1,301	18	83	287	22.04%
	Retail - Secured on real estate property - Of Which: non-SME	284,782	25,613	5,148	205	596	730	14.19%	282,593	24,647	8,302	135	541	1,217	14.65%	280,760	23,480	11,302	120	451	1,592	14.08%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	20,776	6,017	1,282	58	472	580	45.25%	20,773	5,473	1,830	48	419	780	42.61%	20,622	5,146	2,308	44	383	947	41.02%
	Retail - Other Retail - Of Which: SME	2,650	1,101	301	14	91	158	52.54%	2,635	991	426	12	77	208	48.86%	2,604	908	540	11	66	251	46.48%
	Retail - Other Retail - Of Which: non-SME	18,126	4,916	982	44	381	422	43.01%	18,138	4,482	1,404	36	342	571	40.71%	18,018	4,237	1,768	33	317	696	39.35%
	Equity	3,635	1	1	0	0	0	0.00%	3,633	2	2	0	0	0	0.00%	3,631	3	3	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	23,522	0	0	0	0	0	-	23,522	0	0	0	0	0	-	23,522	0	0	0	0	0	-
	IRB TOTAL	**562,060**	**141,172**	**21,216**	**762**	**3,150**	**6,276**	**29.58%**	**580,161**	**110,654**	**33,634**	**486**	**2,447**	**8,988**	**26.72%**	**573,522**	**107,680**	**43,247**	**438**	**2,080**	**10,716**	**24.78%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	2,341	1,250	16	3	8	4	23.72%	2,797	759	51	1	7	12	22.79%	2,691	840	75	1	7	16	21.66%
	Corporates	36,129	21,681	2,090	88	363	591	28.29%	39,510	16,400	3,990	54	278	953	23.88%	38,725	15,680	5,495	48	219	1,173	21.34%
	Corporates - Of Which: Specialised Lending	11,914	8,193	428	16	80	152	35.51%	13,058	6,494	983	8	65	220	22.41%	13,032	6,042	1,461	7	53	262	17.92%
	Corporates - Of Which: SME	4,823	2,304	478	20	71	112	23.49%	4,778	1,973	854	15	59	180	21.11%	4,639	1,778	1,187	13	46	233	19.65%
	Retail	113,005	9,551	1,728	89	225	373	21.59%	112,637	8,728	2,919	56	185	586	20.07%	112,237	8,066	3,983	50	138	727	18.25%
	Retail - Secured on real estate property	108,117	8,199	1,468	67	139	217	14.81%	107,807	7,454	2,522	37	112	359	14.22%	107,393	6,923	3,467	33	79	441	12.72%
	Retail - Secured on real estate property - Of Which: SME	1,749	872	120	8	37	35	29.36%	1,801	725	216	6	28	58	26.80%	1,831	616	294	5	24	76	25.79%
	Retail - Secured on real estate property - Of Which: non-SME	106,368	7,326	1,348	59	102	182	13.51%	106,007	6,729	2,306	31	84	301	13.04%	105,562	6,307	3,173	27	56	365	11.51%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	4,889	1,353	260	22	86	156	59.92%	4,830	1,274	398	19	73	227	57.15%	4,843	1,143	516	17	59	286	55.45%
	Retail - Other Retail - Of Which: SME	763	363	61	7	39	39	63.19%	759	332	96	5	35	59	61.53%	750	314	124	4	32	75	60.58%
	Retail - Other Retail - Of Which: non-SME	4,126	990	199	15	48	117	58.91%	4,071	942	302	14	38	168	55.76%	4,094	829	392	13	27	211	53.83%
	Equity	367	0	0	0	0	0	0.00%	366	0	0	0	0	0	0.00%	366	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	9,630	0	0	0	0	0	-	9,630	0	0	0	0	0	-	9,630	0	0	0	0	0	-
	IRB TOTAL	**161,472**	**32,483**	**3,834**	**179**	**596**	**968**	**25.25%**	**164,941**	**25,888**	**6,960**	**111**	**470**	**1,550**	**22.27%**	**163,649**	**24,586**	**9,554**	**99**	**364**	**1,916**	**20.06%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	618	239	3	0	1	1	33.97%	784	69	7	0	0	2	33.91%	771	80	9	0	0	3	32.89%
	Corporates	11,438	4,949	371	23	68	156	41.88%	13,887	2,199	673	6	27	238	35.42%	13,687	2,305	767	6	20	256	33.40%
	Corporates - Of Which: Specialised Lending	2,950	639	63	7	8	8	12.58%	3,203	272	177	1	3	22	12.41%	3,146	302	204	1	3	25	12.16%
	Corporates - Of Which: SME	4	23	0	0	3	0	28.71%	5	22	1	0	3	0	27.38%	5	22	1	0	2	0	23.59%
	Retail	98,648	8,062	1,455	115	434	424	29.15%	96,913	8,741	2,511	76	432	693	27.58%	95,973	8,660	3,533	69	397	917	25.97%
	Retail - Secured on real estate property	86,677	5,412	893	93	174	189	21.16%	84,976	6,240	1,766	60	190	395	22.37%	84,223	6,120	2,639	54	158	570	21.61%
	Retail - Secured on real estate property - Of Which: SME	10	1	0	0	0	0	16.46%	10	1	0	0	0	0	15.15%	10	1	0	0	0	0	14.46%
	Retail - Secured on real estate property - Of Which: non-SME	86,667	5,411	893	93	174	189	21.16%	84,967	6,239	1,765	60	190	395	22.37%	84,213	6,119	2,639	54	158	570	21.61%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	11,972	2,650	563	22	260	235	41.84%	11,937	2,502	745	16	242	298	39.93%	11,750	2,540	894	15	239	347	38.82%
	Retail - Other Retail - Of Which: SME	0	2	0	0	0	0	83.08%	0	1	0	0	0	0	80.09%	0	1	0	0	0	0	78.03%
	Retail - Other Retail - Of Which: non-SME	11,971	2,648	562	22	260	235	41.82%	11,937	2,500	745	16	242	297	39.92%	11,750	2,538	894	15	238	347	38.81%
	Equity	43	0	0	0	0	0	0.00%	43	0	0	0	0	0	0.00%	43	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,978	0	0	0	0	0	-	1,978	0	0	0	0	0	-	1,978	0	0	0	0	0	-
	IRB TOTAL	**112,726**	**13,250**	**1,829**	**138**	**504**	**581**	**31.74%**	**113,605**	**11,009**	**3,191**	**82**	**459**	**933**	**29.25%**	**112,452**	**11,045**	**4,309**	**75**	**417**	**1,176**	**27.30%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	8,284	1,588	38	3	14	10	25.04%	8,088	1,746	76	2	20	16	21.26%	7,882	1,915	114	2	24	23	20.53%
	Corporates	21,828	9,026	2,307	64	244	896	38.82%	23,003	6,882	3,276	49	172	1,118	34.12%	22,629	6,526	4,006	45	150	1,265	31.57%
	Corporates - Of Which: Specialised Lending	2,400	1,953	147	6	30	26	17.90%	3,063	1,123	313	2	14	62	19.72%	2,985	1,137	378	2	13	73	19.29%
	Corporates - Of Which: SME	9,701	2,550	810	24	87	250	30.83%	9,357	2,567	1,135	418	103	315	27.77%	9,198	2,383	1,479	23	70	384	25.95%
	Retail	37,145	11,822	2,553	43	298	443	17.35%	36,883	11,040	3,598	38	269	588	16.34%	36,543	10,379	4,598	34	238	720	15.66%
	Retail - Secured on real estate property	33,693	10,019	2,141	30	179	267	12.46%	33,344	9,522	2,988	26	171	350	11.73%	32,991	9,059	3,803	23	158	427	11.22%
	Retail - Secured on real estate property - Of Which: SME	8,579	2,369	521	15	71	129	24.83%	8,547	2,177	744	14	64	168	22.60%	8,441	2,073	953	13	59	206	21.59%
	Retail - Secured on real estate property - Of Which: non-SME	25,115	7,650	1,620	15	109	137	8.48%	24,797	7,345	2,243	11	106	182	8.12%	24,549	6,986	2,850	10	99	221	7.76%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	3,452	1,803	412	13	119	176	42.75%	3,539	1,518	610	12	99	238	38.93%	3,553	1,320	795	11	81	293	36.86%
	Retail - Other Retail - Of Which: SME	1,793	693	229	7	51	115	50.17%	1,782	619	314	7	41	144	45.81%	1,763	558	394	6	33	170	43.05%
	Retail - Other Retail - Of Which: non-SME	1,659	1,110	183	6	68	61	33.44%	1,757	898	297	5	58	94	31.64%	1,790	762	400	5	48	123	30.78%
	Equity	103	0	0	0	0	0	0.00%	103	0	0	0	0	0	0.00%	103	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,594	0	0	0	0	0	-	1,594	0	0	0	0	0	-	1,594	0	0	0	0	0	-
	IRB TOTAL	**68,954**	**22,436**	**4,898**	**110**	**556**	**1,348**	**27.52%**	**69,671**	**19,667**	**6,950**	**90**	**462**	**1,722**	**24.78%**	**68,751**	**18,819**	**8,718**	**81**	**412**	**2,008**	**23.03%**

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	3,963	1,157	38	3	3	6	15.56%	4,008	1,069	82	2	4	13	15.56%	3,846	1,189	124	2	4	19	15.26%
	Corporates	27,574	9,390	1,410	39	246	475	33.66%	27,104	9,093	2,175	30	177	664	30.52%	26,535	9,027	2,811	29	153	800	28.46%
	Corporates - Of Which: Specialised Lending	10,277	3,370	586	16	54	140	23.97%	9,986	3,313	933	11	44	194	20.81%	9,851	3,169	1,212	10	39	232	19.10%
	Corporates - Of Which: SME	12	13	2	0	0	0	10.19%	16	8	3	0	0	0	9.59%	16	7	4	0	0	0	9.18%
	Retail	124	14	5	0	0	0	7.41%	122	14	7	0	0	1	7.49%	121	13	9	0	0	1	7.28%
	Retail - Secured on real estate property	120	14	5	0	0	0	6.37%	118	13	7	0	0	0	6.36%	117	12	9	0	0	1	6.09%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	6.58%	1	0	0	0	0	0	7.32%	1	0	0	0	0	0	7.35%
	Retail - Secured on real estate property - Of Which: non-SME	119	13	5	0	0	0	6.37%	117	13	7	0	0	0	6.35%	116	12	9	0	0	1	6.08%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	4	1	0	0	0	0	60.20%	4	1	0	0	0	0	57.40%	4	1	0	0	0	0	55.47%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	56.35%	0	0	0	0	0	0	57.81%	0	0	0	0	0	0	58.15%
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	60.42%	4	1	0	0	0	0	57.37%	4	1	0	0	0	0	55.25%
	Equity	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	3,723	0	0	0	0	0	-	3,723	0	0	0	0	0	-	3,723	0	0	0	0	0	-
	IRB TOTAL	35,525	10,561	1,453	42	250	481	33.10%	35,099	10,176	2,264	33	181	677	29.91%	34,366	10,229	2,944	30	157	819	27.83%

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	470	261	1	1	2	1	71.53%	467	261	4	1	1	3	72.10%	437	287	8	0	4	6	72.10%
	Corporates	2,859	5,338	203	4	82	59	29.27%	2,563	5,446	390	4	92	95	24.30%	2,508	5,244	647	3	92	139	21.40%
	Corporates - Of Which: Specialised Lending	1,706	3,829	174	3	48	48	27.75%	1,590	3,806	312	2	54	67	21.55%	1,667	3,535	507	2	53	92	18.20%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	37,535	1,863	711	11	25	56	7.87%	37,331	1,736	1,041	11	23	79	7.56%	37,188	1,574	1,347	9	20	100	7.42%
	Retail - Secured on real estate property	37,491	1,861	710	11	25	55	7.74%	37,288	1,733	1,040	11	23	77	7.45%	37,145	1,571	1,345	9	19	99	7.32%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.03%	0	0	0	0	0	0	13.50%	0	0	0	0	0	0	14.59%
	Retail - Secured on real estate property - Of Which: non-SME	37,491	1,860	710	11	25	55	7.74%	37,288	1,733	1,040	11	23	77	7.45%	37,144	1,571	1,345	9	19	99	7.32%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	44	3	1	0	0	1	91.63%	44	3	1	0	0	1	85.73%	43	3	2	0	0	1	81.62%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	56.45%	0	0	0	0	0	0	55.59%	0	0	0	0	0	0	54.37%
	Retail - Other Retail - Of Which: non-SME	44	3	1	0	0	1	91.65%	44	3	1	0	0	1	85.76%	43	3	2	0	0	1	81.66%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	364	0	0	0	0	0	-	364	0	0	0	0	0	-	364	0	0	0	0	0	-
	IRB TOTAL	41,228	7,462	915	16	110	116	12.72%	40,726	7,444	1,435	15	118	177	12.30%	40,496	7,105	2,003	12	116	245	12.21%

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	828	890	8	4	19	6	67.71%	1,008	689	28	2	18	19	68.50%	948	733	45	2	19	29	63.50%
	Corporates	8,815	5,930	864	63	214	374	43.32%	9,575	4,469	1,565	46	188	604	38.60%	9,237	4,228	2,143	40	158	777	36.26%
	Corporates - Of Which: Specialised Lending	867	1,499	126	4	38	39	30.71%	1,178	1,047	267	2	28	66	24.71%	1,206	923	364	2	21	82	22.41%
	Corporates - Of Which: SME	2,467	1,251	210	20	57	68	32.36%	2,438	1,081	409	15	55	132	32.19%	2,341	991	597	14	46	187	31.35%
	Retail	83	41	7	0	1	2	25.47%	82	36	13	0	1	3	23.24%	79	34	18	0	1	4	21.20%
	Retail - Secured on real estate property	5	3	0	0	0	0	6.23%	5	2	1	0	0	0	7.09%	5	2	1	0	0	0	7.31%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	9.10%	0	0	0	0	0	0	9.02%	0	0	0	0	0	0	8.61%
	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	0	4.22%	5	2	0	0	0	0	5.45%	5	2	0	0	0	0	6.23%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	78	39	7	0	1	2	26.65%	77	33	12	0	1	3	23.97%	74	31	17	0	1	4	21.74%
	Retail - Other Retail - Of Which: SME	77	37	6	0	1	2	25.17%	76	32	12	0	1	3	22.89%	73	31	17	0	1	4	20.81%
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	67.60%	1	1	0	0	0	0	62.60%	1	1	0	0	0	0	59.96%
	Equity	64	0	0	0	0	0	0.00%	64	0	0	0	0	0	0.00%	64	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,457	0	0	0	0	0	-	1,457	0	0	0	0	0	-	1,457	0	0	0	0	0	-
	IRB TOTAL	11,246	6,861	879	67	235	382	43.40%	12,186	5,194	1,606	48	208	626	39.01%	11,785	4,995	2,206	42	177	810	36.70%

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	289	18	0	0	0	0	28.83%	293	13	1	0	0	0	28.24%	289	17	2	0	0	0	26.80%
	Corporates	3,374	2,299	135	9	40	56	41.70%	3,697	1,827	284	5	31	91	32.03%	3,647	1,767	394	5	25	112	28.40%
	Corporates - Of Which: Specialised Lending	1,705	1,170	93	4	14	36	38.46%	1,877	906	185	2	12	47	25.70%	1,861	854	253	2	9	55	21.59%
	Corporates - Of Which: SME	1	4	1	0	0	0	53.25%	1	4	1	0	0	1	53.15%	1	3	2	0	0	1	51.33%
	Retail	18,896	2,518	182	7	149	69	38.11%	19,439	1,829	328	8	96	124	37.74%	19,337	1,815	443	7	85	161	36.38%
	Retail - Secured on real estate property	18,887	2,515	181	7	149	69	38.02%	19,430	1,826	327	8	96	123	37.69%	19,328	1,813	442	7	85	161	36.33%
	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	0	0	3.57%	3	1	0	0	0	0	4.15%	2	1	0	0	0	0	4.11%
	Retail - Secured on real estate property - Of Which: non-SME	18,884	2,514	181	7	149	69	38.04%	19,427	1,825	327	8	96	123	37.72%	19,325	1,812	442	7	85	161	36.36%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	9	3	0	0	0	0	72.07%	9	2	1	0	0	0	64.19%	9	2	1	0	0	1	59.87%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	95.37%	0	0	0	0	0	0	89.20%	0	0	0	0	0	0	84.70%
	Retail - Other Retail - Of Which: non-SME	9	2	0	0	0	0	67.03%	9	2	1	0	0	0	60.04%	9	2	1	0	0	0	56.34%
	Equity	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
	Securitisation																					
	Other non-credit obligation assets	1,076	0	0	0	0	0	-	1,076	0	0	0	0	0	-	1,076	0	0	0	0	0	-
	IRB TOTAL	23,638	4,835	317	16	189	126	39.63%	24,509	3,669	612	13	127	215	35.08%	24,353	3,599	838	12	110	273	32.61%

2023 EU-wide Stress Test: Credit risk IRB

ING Groep N.V.

LUXEMBOURG

(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	2,080	2,783	46	0	0	1	1.54%	3,915	854	140	0	0	2	1.23%	3,861	867	181	0	0	2	1.22%
Corporates	6,060	2,469	272	18	70	102	37.49%	6,954	1,290	557	6	29	179	32.17%	6,807	1,326	669	5	21	198	29.66%
Corporates - Of Which: Specialised Lending	3,982	1,572	69	9	14	10	14.22%	4,577	821	226	2	8	30	13.33%	4,444	895	285	2	7	36	12.53%
Corporates - Of Which: SME	44	3	2	1	0	1	58.75%	41	5	4	0	0	2	51.67%	39	5	6	0	0	3	48.53%
Retail	3,274	249	135	3	4	9	6.54%	3,184	221	253	3	4	14	5.42%	3,115	168	374	2	3	19	4.97%
Retail - Secured on real estate property	3,034	120	106	2	2	6	5.80%	2,941	114	204	2	2	10	4.67%	2,862	91	307	2	1	13	4.19%
Retail - Secured on real estate property - Of Which: SME	168	16	17	0	0	3	17.96%	163	13	25	0	0	3	13.78%	159	9	32	0	0	4	11.49%
Retail - Secured on real estate property - Of Which: non-SME	2,866	104	89	2	1	3	3.44%	2,779	101	179	2	1	6	3.39%	2,703	81	274	2	1	9	3.33%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	240	129	29	0	2	3	9.21%	243	107	48	0	2	4	8.60%	253	77	68	0	2	6	8.49%
Retail - Other Retail - Of Which: SME	12	2	1	0	0	1	58.21%	11	2	2	0	0	1	44.35%	11	2	3	0	0	1	37.00%
Retail - Other Retail - Of Which: non-SME	228	126	28	0	2	2	6.63%	231	104	46	0	2	3	6.95%	242	75	65	0	1	5	7.27%
Equity	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%
Securitisation																					
Other non-credit obligation assets	969	0	0	0	0	0	-	969	0	0	0	0	0	-	969	0	0	0	0	0	-
IRB TOTAL	**12,397**	**5,501**	**453**	**21**	**74**	**111**	**24.61%**	**15,036**	**2,366**	**950**	**9**	**33**	**195**	**20.50%**	**14,767**	**2,360**	**1,224**	**8**	**24**	**219**	**17.91%**

FRANCE

(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	2,578	934	9	1	5	3	33.44%	2,996	498	28	1	4	9	33.01%	2,904	579	38	1	3	12	31.29%
Corporates	6,313	4,169	400	17	88	159	39.87%	7,406	2,756	719	7	47	243	33.79%	7,380	2,620	881	6	35	272	30.84%
Corporates - Of Which: Specialised Lending	2,586	1,495	116	4	16	27	23.28%	2,950	966	281	1	9	42	14.80%	2,904	924	369	1	8	47	12.82%
Corporates - Of Which: SME	24	5	6	0	0	5	74.94%	22	5	7	0	0	5	66.74%	21	5	8	0	0	5	60.53%
Retail	252	64	14	0	2	3	22.25%	249	59	22	0	1	4	17.79%	245	55	30	0	1	5	15.51%
Retail - Secured on real estate property	223	50	10	0	1	1	7.95%	220	47	17	0	1	1	6.98%	216	44	24	0	1	2	6.35%
Retail - Secured on real estate property - Of Which: SME	114	28	6	0	0	0	5.14%	110	27	11	0	0	1	4.72%	107	24	17	0	0	1	4.37%
Retail - Secured on real estate property - Of Which: non-SME	109	22	4	0	0	1	11.89%	110	20	6	0	0	1	11.36%	108	20	7	0	0	1	10.74%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	29	14	4	0	1	2	60.96%	29	12	5	0	1	3	56.20%	30	11	6	0	1	3	53.46%
Retail - Other Retail - Of Which: SME	2	3	2	0	0	1	79.32%	2	2	2	0	0	1	74.37%	2	2	2	0	0	1	72.10%
Retail - Other Retail - Of Which: non-SME	27	11	2	0	1	1	48.38%	27	9	3	0	1	1	46.35%	28	8	4	0	1	2	44.83%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other non-credit obligation assets	199	0	0	0	0	0	-	199	0	0	0	0	0	-	199	0	0	0	0	0	-
IRB TOTAL	**9,342**	**5,168**	**423**	**18**	**95**	**166**	**39.16%**	**10,850**	**3,313**	**769**	**8**	**52**	**256**	**33.30%**	**10,729**	**3,254**	**949**	**7**	**40**	**288**	**30.37%**

ITALY

(mln EUR, %)	Adverse Scenario 31/12/2023 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	90	334	2	1	4	1	79.62%	356	63	7	0	2	5	79.69%	348	69	9	0	2	7	76.40%
Corporates	3,553	1,851	103	10	18	36	35.01%	4,430	827	251	3	8	67	26.86%	4,366	842	299	2	6	74	24.74%
Corporates - Of Which: Specialised Lending	2,141	746	62	4	3	15	23.84%	2,345	453	150	1	2	22	14.76%	2,302	469	177	1	2	24	13.37%
Corporates - Of Which: SME	0	0	0	0	0	0	47.55%	0	0	0	0	0	0	47.55%	0	0	0	0	0	0	47.55%
Retail	6,722	612	270	17	34	94	34.80%	6,653	559	392	12	40	130	33.15%	6,587	498	519	10	31	165	31.71%
Retail - Secured on real estate property	6,717	611	268	16	34	92	34.20%	6,648	558	390	12	40	127	32.72%	6,582	497	517	10	31	162	31.38%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	9.62%	0	0	0	0	0	0	11.23%	0	0	0	0	0	0	11.81%
Retail - Secured on real estate property - Of Which: non-SME	6,716	611	268	16	34	92	34.20%	6,647	558	390	12	40	127	32.72%	6,581	497	517	10	31	162	31.38%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	5	1	2	0	0	2	102.42%	5	1	3	0	0	3	99.21%	5	1	3	0	0	3	96.21%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	73.33%	0	0	0	0	0	0	69.62%	0	0	0	0	0	0	67.42%
Retail - Other Retail - Of Which: non-SME	5	1	2	0	0	2	102.57%	5	1	3	0	0	2	99.41%	5	1	3	0	0	3	96.43%
Equity	19	0	0	0	0	0	0.00%	19	0	0	0	0	0	0.00%	19	0	0	0	0	0	0.00%
Securitisation																					
Other non-credit obligation assets	449	0	0	0	0	0	-	449	0	0	0	0	0	-	449	0	0	0	0	0	-
IRB TOTAL	**10,834**	**2,797**	**375**	**27**	**56**	**131**	**35.06%**	**11,907**	**1,449**	**649**	**15**	**50**	**203**	**31.21%**	**11,768**	**1,410**	**827**	**13**	**39**	**245**	**29.66%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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ING Groep N.V.

	(mln EUR, %)	Actual 31/12/2022* — Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	102,189	0	1,211	0	86,441	317	0	6	7	0	0.00%
	Central governments	72,665	148	504	30	65,313	2,544	169	24	22	14	8.48%
	Regional governments or local authorities	37	2	31	2	36	1	4	1	0	2	58.55%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	11,154	0	0	0	3,304	0	0	0	0	0	18.01%
	International Organisations	2,172	0	0	0	1,937	0	0	0	0	0	0.00%
	Institutions	3,071	6	685	1	2,933	113	7	2	2	0	4.57%
	Corporates	6,092	87	5,602	81	4,787	1,438	164	18	24	76	46.56%
	of which: SME	982	15	767	21	872	146	22	1	3	8	35.87%
	Retail	11,687	283	8,321	365	10,820	1,099	781	117	123	466	59.72%
	of which: SME	2,368	55	1,410	65	1,902	651	209	12	55	139	66.81%
	Secured by mortgages on immovable property	20,486	122	9,545	126	18,089	2,465	185	25	57	63	34.16%
	of which: SME	1,762	23	867	25	1,138	620	38	1	4	14	37.25%
	Items associated with particularly high risk	231	1	335	2	142	97	1	0	0	0	1.28%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**229,783**	**650**	**26,234**	**607**	**193,802**	**8,074**	**1,311**	**192**	**235**	**623**	**47.53%**

	(mln EUR, %)	Actual 31/12/2022* — Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	35,200	0	0	0	35,200	0	0	3	0	0	0.00%
	Central governments	4,235	134	1	18	4,032	146	141	1	1	1	0.89%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	33	0	7	0	30	2	0	0	0	0	0.00%
	Corporates	417	2	404	2	245	148	22	1	5	20	91.09%
	of which: SME	34	0	29	0	14	21	0	0	1	0	0.00%
	Retail	4	0	3	0	2	4	1	0	1	0	49.06%
	of which: SME	1	0	1	0	1	0	0	0	0	0	44.82%
	Secured by mortgages on immovable property	2,027	0	1,257	0	1,198	839	5	0	1	4	93.91%
	of which: SME	149	0	92	0	90	61	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**41,918**	**136**	**1,672**	**20**	**40,708**	**1,139**	**168**	**4**	**7**	**26**	**15.26%**

	(mln EUR, %)	Actual 31/12/2022* — Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	21,040	0	0	0	21,041	0	0	0	0	0	0.00%
	Central governments	8,110	0	0	0	6,831	1,030	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	98	0	48	0	100	0	0	0	0	0	0.00%
	Corporates	216	0	214	0	8	287	0	0	0	0	0.00%
	of which: SME	6	0	5	0	0	6	0	0	0	0	0.00%
	Retail	234	0	134	0	229	10	6	4	1	6	92.88%
	of which: SME	233	0	133	0	228	10	6	4	1	5	95.00%
	Secured by mortgages on immovable property	2	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**29,700**	**0**	**397**	**0**	**28,210**	**1,327**	**6**	**5**	**1**	**6**	**92.88%**

	(mln EUR, %)	Actual 31/12/2022* — Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	14,339	0	13	0	14,326	0	0	0	0	0	0.00%
	Central governments	9,383	0	23	0	8,966	19	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	63.39%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	305	3	61	1	301	16	4	0	1	0	0.98%
	Corporates	1,188	60	1,037	52	950	271	76	1	3	16	20.90%
	of which: SME	173	11	138	16	138	35	12	0	0	1	11.70%
	Retail	2	116	1	174	2	0	116	0	0	0	0.11%
	of which: SME	2	0	1	0	1	0	0	0	0	0	6.37%
	Secured by mortgages on immovable property	179	1	175	1	175	2	1	0	0	0	11.77%
	of which: SME	4	1	3	1	4	1	1	0	0	0	11.77%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**25,396**	**180**	**1,309**	**227**	**24,720**	**308**	**196**	**2**	**5**	**16**	**8.25%**

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ING Groep N.V.

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	16,384	0	0	0	13,366	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	4.098	0	0	0	747	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	23	0	5	0	20	0	0	0	0	0	0.00%
	Corporates	46	0	45	0	43	4	0	1	0	0	18.01%
	of which: SME	3	0	3	0	0	4	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	73.77%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**20,551**	**0**	**51**	**0**	**14,178**	**4**	**0**	**1**	**0**	**0**	**35.76%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
AUSTRALIA	Central banks	1.124	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5.200	0	0	0	4.800	155	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	1	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	299	0	224	0	374	6	5	7	2	5	90.71%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	2.568	22	1.262	25	1.610	987	24	0	3	2	8.03%
	of which: SME	1.192	13	535	15	696	478	15	0	1	1	9.85%
	Items associated with particularly high risk	180	0	265	0	104	88	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**9,371**	**23**	**1,751**	**25**	**6,889**	**1,235**	**29**	**8**	**5**	**7**	**23.38%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
POLAND	Central banks	1.060	0	0	0	1.060	0	0	0	0	0	0.00%
	Central governments	7.839	1	0	0	7.413	414	4	2	4	2	60.02%
	Regional governments or local authorities	1	0	0	0	0	1	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	989	3	932	4	809	184	7	1	3	4	58.18%
	of which: SME	265	1	207	2	238	27	2	0	0	0	26.09%
	Retail	3.692	63	2.520	73	3.309	667	255	32	82	158	62.13%
	of which: SME	1.711	43	1.035	52	1.384	468	126	5	47	68	54.11%
	Secured by mortgages on immovable property	12.005	30	5.207	30	11.664	335	59	21	48	28	48.43%
	of which: SME	105	1	42	1	80	28	2	0	2	1	48.10%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**25,587**	**97**	**8,659**	**106**	**24,255**	**1,601**	**324**	**56**	**137**	**193**	**59.54%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	347	0	0	0	347	0	0	0	0	0	0.00%
	Central governments	4,796	0	0	0	4,679	0	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	14	0	3	0	1	13	0	0	0	0	0.00%
	Corporates	83	0	45	0	77	5	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	3.780	13	2.835	13	3.430	25	111	42	13	98	88.31%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**9,021**	**13**	**2,883**	**13**	**8,535**	**43**	**111**	**43**	**13**	**98**	**88.31%**

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ING Groep N.V.

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	6.820	0	0	0	6.820	0	0	0	0	0	0.00%
	Central governments	289	0	0	0	253	31	0	0	0	0	1.28%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	5.649	0	0	0	2.332	0	0	0	0	0	18.01%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2	0	1	0	1	1	0	0	0	0	33.13%
	Corporates	372	3	366	4	345	33	5	0	0	1	13.87%
	of which: SME	33	0	26	0	34	1	0	0	0	0	0.00%
	Retail	46	2	27	2	47	4	2	0	0	0	16.81%
	of which: SME	42	2	24	2	43	3	2	0	0	0	16.58%
	Secured by mortgages on immovable property	237	9	112	9	209	41	9	0	0	0	1.79%
	of which: SME	64	1	25	1	60	5	1	0	0	0	6.71%
	Items associated with particularly high risk	51	1	70	2	38	9	1	0	0	0	1.28%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**13,466**	**16**	**575**	**18**	**10,044**	**118**	**17**	**1**	**1**	**1**	**7.24%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	35	0	0	0	35	0	0	0	0	0	0.00%
	Central governments	5,256	0	0	0	4,941	59	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	120	0	0	0	120	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2.379	3	480	1	2.362	6	3	1	0	0	8.00%
	Corporates	97	0	56	0	93	4	0	0	0	0	18.01%
	of which: SME	3	0	3	0	3	1	0	0	0	0	0.00%
	Retail	134	1	100	1	134	1	3	1	0	2	79.83%
	of which: SME	0	0	0	0	0	0	0	0	0	0	18.01%
	Secured by mortgages on immovable property	4	0	1	0	3	2	0	0	0	0	0.00%
	of which: SME	2	0	0	0	0	2	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**8,025**	**3**	**637**	**1**	**7,687**	**72**	**6**	**3**	**0**	**3**	**42.07%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	138	0	0	0	138	0	0	0	0	0	0.00%
	Central governments	2,240	0	93	0	2,110	0	0	2	0	0	0.00%
	Regional governments or local authorities	0	2	0	2	0	0	4	0	0	2	58.26%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	24	0	5	0	24	0	0	0	0	0	38.28%
	Corporates	19	1	19	1	11	8	7	0	0	7	91.65%
	of which: SME	1	0	1	0	1	0	4	0	0	4	100.00%
	Retail	1,025	37	689	49	959	84	84	14	6	47	56.57%
	of which: SME	8	0	5	1	8	1	9	0	0	8	95.23%
	Secured by mortgages on immovable property	157	4	87	4	143	15	10	0	0	6	62.76%
	of which: SME	0	1	0	1	0	0	7	0	0	5	78.84%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**3,603**	**43**	**893**	**56**	**3,385**	**107**	**105**	**16**	**6**	**63**	**59.67%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	86,441	317	0	0	7	0	0.00%	86,441	317	0	0	7	0	0.00%	86,441	317	0	0	7	0	0.00%
	Central governments	65,091	2,633	303	23	42	66	21.64%	64,329	3,280	418	19	51	111	26.47%	63,272	4,236	519	19	59	151	29.01%
	Regional governments or local authorities	25	11	6	0	0	3	53.36%	24	10	8	0	0	4	50.51%	24	9	9	0	0	4	48.86%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	3,252	52	0	0	1	0	26.93%	3,215	88	1	0	1	0	26.79%	3,172	130	2	0	2	1	26.39%
	International Organisations	1,931	5	0	0	0	0	30.00%	1,925	11	1	0	0	0	30.00%	1,918	18	1	0	0	0	30.00%
	Institutions	2,881	136	36	2	2	5	13.58%	2,833	146	74	2	2	10	13.37%	2,794	148	111	2	2	15	13.15%
	Corporates	4,569	1,481	337	25	23	150	44.54%	4,474	1,424	490	20	23	208	42.52%	4,369	1,391	628	19	23	259	41.27%
	of which: SME	824	171	45	4	4	19	42.31%	798	173	70	3	3	29	41.53%	769	178	94	3	3	38	40.33%
	Retail	10,538	1,069	1,094	108	139	718	65.60%	10,218	1,097	1,385	94	142	913	65.92%	9,964	1,086	1,651	91	142	1,091	66.10%
	of which: SME	1,897	552	312	15	54	219	70.30%	1,843	522	396	11	50	270	68.08%	1,799	497	466	11	48	311	66.73%
	Secured by mortgages on immovable property	18,559	1,787	392	9	26	91	23.19%	18,543	1,622	574	8	26	113	19.66%	18,385	1,630	725	8	27	132	18.27%
	of which: SME	1,416	301	78	1	4	19	24.83%	1,426	254	115	1	3	24	20.63%	1,380	269	147	1	3	27	18.70%
	Items associated with particularly high risk	186	48	6	1	0	2	40.15%	183	46	10	1	0	4	40.89%	176	49	14	1	1	6	40.13%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**193,473**	**7,540**	**2,174**	**169**	**241**	**1,035**	**47.59%**	**192,185**	**8,041**	**2,960**	**143**	**254**	**1,363**	**46.05%**	**190,515**	**9,013**	**3,659**	**140**	**263**	**1,659**	**45.34%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	35,200	0	0	0	0	0	0.00%	35,200	0	0	0	0	0	0.00%	35,200	0	0	0	0	0	0.00%
	Central governments	4,088	82	150	1	3	5	3.06%	4,070	94	156	1	2	7	4.50%	4,048	110	160	1	2	9	5.51%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	29	3	0	0	0	0	76.58%	29	4	0	0	0	0	76.55%	28	4	0	0	0	0	76.53%
	Corporates	244	138	32	1	4	26	79.39%	253	121	41	1	4	30	72.20%	252	114	49	1	4	34	68.09%
	of which: SME	18	15	2	0	1	1	67.24%	18	14	3	0	1	2	65.22%	18	13	4	0	1	2	63.98%
	Retail	2	4	1	0	1	0	53.24%	2	4	1	0	1	0	54.01%	2	4	1	0	1	0	54.57%
	of which: SME	1	0	1	0	0	0	45.18%	1	0	1	0	0	0	45.53%	1	0	1	0	0	0	45.91%
	Secured by mortgages on immovable property	1,200	773	69	0	2	7	10.13%	1,289	637	116	0	1	9	7.74%	1,305	592	146	0	1	10	7.09%
	of which: SME	102	48	1	0	0	0	8.05%	107	42	3	0	0	0	7.59%	108	39	4	0	0	0	7.43%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**40,763**	**1,001**	**251**	**3**	**10**	**38**	**14.93%**	**40,841**	**860**	**314**	**2**	**8**	**46**	**14.76%**	**40,835**	**824**	**356**	**2**	**7**	**53**	**14.98%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	21,041	0	0	0	0	0	0.00%	21,041	0	0	0	0	0	0.00%	21,041	0	0	0	0	0	0.00%
	Central governments	7,505	352	4	1	0	2	36.62%	7,388	465	8	1	1	3	37.52%	7,238	612	10	1	1	4	37.92%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	98	2	1	0	0	0	10.48%	96	3	1	0	0	0	10.43%	95	4	1	0	0	0	10.18%
	Corporates	8	283	4	0	1	1	38.25%	8	280	7	0	1	2	32.96%	8	277	10	0	1	3	29.96%
	of which: SME	0	5	1	0	0	1	76.86%	0	4	2	0	0	1	76.86%	0	4	2	0	0	2	76.86%
	Retail	206	28	11	3	4	10	94.82%	194	35	16	2	5	15	94.82%	187	37	21	2	5	20	94.82%
	of which: SME	206	27	10	3	3	10	94.98%	193	35	15	2	5	15	94.97%	186	37	21	2	5	20	94.97%
	Secured by mortgages on immovable property	1	0	0	0	0	0	39.03%	1	0	0	0	0	0	38.23%	1	0	0	0	0	0	36.69%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**28,859**	**664**	**19**	**4**	**4**	**13**	**68.78%**	**28,729**	**782**	**31**	**3**	**6**	**20**	**64.77%**	**28,570**	**930**	**43**	**3**	**7**	**27**	**63.34%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	14,326	0	0	0	0	0	0.00%	14,326	0	0	0	0	0	0.00%	14,326	0	0	0	0	0	0.00%
	Central governments	8,855	128	3	1	2	1	39.99%	8,738	241	7	1	5	3	39.99%	8,623	351	12	1	7	5	39.99%
	Regional governments or local authorities	0	0	0	0	0	0	63.32%	0	0	0	0	0	0	63.20%	0	0	0	0	0	0	63.06%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	287	26	7	0	1	1	8.59%	278	33	10	0	0	1	10.46%	270	38	12	0	0	1	11.10%
	Corporates	971	204	121	2	1	32	26.66%	955	192	149	2	1	39	26.13%	942	181	174	2	1	44	25.31%
	of which: SME	143	28	15	0	0	3	17.16%	139	29	18	0	0	3	18.84%	136	29	21	0	0	4	19.39%
	Retail	1	0	116	0	0	0	0.13%	1	0	116	0	0	0	0.15%	1	0	116	0	0	0	0.16%
	of which: SME	1	0	0	0	0	0	24.75%	1	0	0	0	0	0	26.36%	1	0	0	0	0	0	26.40%
	Secured by mortgages on immovable property	172	5	1	0	0	0	17.26%	168	9	1	0	0	0	21.69%	164	13	1	0	0	0	24.65%
	of which: SME	4	0	1	0	0	0	16.08%	4	0	1	0	0	0	20.65%	4	0	1	0	0	0	24.78%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**24,613**	**363**	**248**	**4**	**4**	**35**	**13.91%**	**24,466**	**474**	**284**	**3**	**6**	**43**	**15.31%**	**24,327**	**582**	**316**	**3**	**8**	**51**	**16.08%**

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	13,142	224	1	0	1	0	40.00%	12,989	375	2	0	2	1	40.00%	12,805	557	4	0	3	2	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	721	27	0	0	0	0	22.83%	705	42	0	0	0	0	22.39%	684	63	0	0	0	0	21.49%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	20	0	0	0	0	0	46.45%	20	0	0	0	0	0	45.08%	19	0	0	0	0	0	42.01%
	Corporates	40	6	1	0	0	1	75.46%	38	7	2	0	0	1	76.10%	36	8	3	0	0	2	76.30%
	of which: SME	0	3	1	0	0	0	76.84%	0	3	1	0	0	1	76.84%	0	2	1	0	0	1	76.84%
	Retail	0	0	0	0	0	0	73.41%	0	0	0	0	0	0	69.14%	0	0	0	0	0	0	67.33%
	of which: SME	0	0	0	0	0	0	32.24%	0	0	0	0	0	0	30.06%	0	0	0	0	0	0	28.90%
	Secured by mortgages on immovable property	1	0	0	0	0	0	10.65%	1	0	0	0	0	0	11.00%	1	0	0	0	0	0	11.24%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**13,923**	**256**	**2**	**1**	**2**	**1**	**57.58%**	**13,752**	**425**	**4**	**1**	**3**	**2**	**54.76%**	**13,546**	**628**	**7**	**1**	**4**	**4**	**52.48%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	4,933	21	0	0	0	0	40.00%	4,910	43	1	0	0	0	40.00%	4,886	67	1	0	0	1	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	14.49%	0	0	0	0	0	0	16.51%	0	0	0	0	0	0	16.74%
	Corporates	0	0	0	0	0	0	75.11%	0	0	0	0	0	0	74.45%	0	0	0	0	0	0	74.03%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	312	58	15	5	10	13	87.88%	290	69	26	4	12	22	86.92%	282	67	36	3	12	31	86.47%
	of which: SME	0	0	0	0	0	0	60.86%	0	0	0	0	0	0	60.86%	0	0	0	0	0	0	60.13%
	Secured by mortgages on immovable property	2,161	380	79	0	1	3	3.80%	2,165	327	129	0	1	4	2.89%	2,087	365	169	0	1	4	2.52%
	of which: SME	974	175	40	0	0	2	5.67%	992	135	63	0	0	3	4.32%	956	153	81	0	0	3	3.74%
	Items associated with particularly high risk	149	40	4	1	0	2	58.07%	147	38	7	1	0	4	56.31%	141	41	10	1	1	6	54.85%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**7,555**	**500**	**99**	**6**	**11**	**19**	**19.00%**	**7,513**	**477**	**163**	**5**	**13**	**31**	**18.85%**	**7,396**	**540**	**217**	**4**	**13**	**42**	**19.27%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks	1,060	0	0	0	0	0	0.00%	1,060	0	0	0	0	0	0.00%	1,060	0	0	0	0	0	0.00%
	Central governments	6,901	907	22	4	9	10	43.96%	6,807	981	42	3	13	18	41.82%	6,518	1,253	60	3	16	25	41.17%
	Regional governments or local authorities	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	32.71%	0	0	0	0	0	0	31.33%	0	0	0	0	0	0	30.44%
	Corporates	761	201	38	4	3	18	47.14%	742	189	68	3	2	28	41.47%	719	186	94	3	2	36	38.48%
	of which: SME	216	41	10	1	1	4	41.36%	206	42	19	1	1	7	37.98%	198	42	27	1	1	10	35.67%
	Retail	3,178	646	406	33	77	297	73.24%	3,083	620	527	26	70	378	71.60%	3,000	598	632	26	68	445	70.45%
	of which: SME	1,330	447	202	7	44	129	63.89%	1,293	424	262	6	40	163	62.11%	1,260	404	314	6	39	191	60.98%
	Secured by mortgages on immovable property	11,585	386	86	5	19	43	49.22%	11,531	410	117	4	20	54	46.22%	11,483	427	147	4	22	65	44.02%
	of which: SME	76	29	6	0	2	3	50.03%	73	28	9	0	2	4	47.34%	71	27	12	0	2	5	46.13%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**23,485**	**2,142**	**552**	**45**	**107**	**368**	**66.53%**	**23,224**	**2,201**	**754**	**36**	**106**	**477**	**63.31%**	**22,781**	**2,466**	**932**	**36**	**107**	**571**	**61.19%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	347	0	0	0	0	0	0.00%	347	0	0	0	0	0	0.00%	347	0	0	0	0	0	0.00%
	Central governments	4,638	38	3	1	1	1	40.00%	4,596	77	6	1	1	2	40.00%	4,552	118	10	1	2	4	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	14	0	0	0	0	8.94%	0	13	0	0	0	0	8.82%	1	13	0	0	0	0	8.83%
	Corporates	77	5	0	0	0	0	31.30%	78	4	1	0	0	0	25.53%	79	3	1	0	0	0	22.83%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	3,332	76	159	36	22	140	88.04%	3,241	110	216	35	29	189	87.52%	3,160	130	277	34	33	241	87.02%
	of which: SME	0	0	0	0	0	0	75.09%	0	0	0	0	0	0	74.44%	0	0	0	0	0	0	74.01%
	Secured by mortgages on immovable property	0	0	0	0	0	0	8.01%	0	0	0	0	0	0	8.50%	0	0	0	0	0	0	8.69%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**8,394**	**133**	**163**	**37**	**23**	**141**	**87.01%**	**8,262**	**205**	**223**	**36**	**30**	**192**	**85.99%**	**8,137**	**264**	**288**	**35**	**35**	**245**	**85.15%**

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	6,820	0	0	0	0	0	0.00%	6,820	0	0	0	0	0	0.00%	6,820	0	0	0	0	0	0.00%
	Central governments	274	9	1	0	0	0	39.59%	271	11	1	0	0	1	39.57%	268	14	2	0	0	1	39.57%
	Regional governments or local authorities	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	40.09%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	2,307	24	0	0	0	0	28.34%	2,287	44	1	0	1	0	28.82%	2,266	65	1	0	1	0	28.70%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1	1	0	0	0	0	6.70%	1	1	0	0	0	0	6.40%	1	1	0	0	0	0	6.36%
	Corporates	335	38	9	1	0	2	18.31%	325	43	14	1	0	3	17.99%	317	46	20	1	1	3	17.80%
	of which: SME	33	2	0	0	0	0	30.52%	32	3	1	0	0	0	26.70%	31	4	1	0	0	0	25.50%
	Retail	45	5	3	0	0	1	20.89%	42	6	4	0	0	1	21.15%	41	7	5	0	0	1	21.43%
	of which: SME	41	4	3	0	0	1	20.53%	40	5	4	0	0	1	20.78%	38	6	5	0	0	1	21.06%
	Secured by mortgages on immovable property	205	40	14	0	0	0	2.75%	201	39	20	0	0	1	3.13%	197	38	25	0	0	1	3.27%
	of which: SME	59	6	2	0	0	0	3.29%	57	6	4	0	0	0	2.62%	56	6	5	0	0	0	2.34%
	Items associated with particularly high risk	37	9	2	0	0	0	1.44%	36	8	3	0	0	0	1.48%	35	8	4	0	0	0	1.50%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	10,024	126	29	1	2	3	10.75%	9,983	153	43	1	2	5	11.34%	9,944	178	57	1	3	7	11.71%

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	35	0	0	0	0	0	0.00%	35	0	0	0	0	0	0.00%	35	0	0	0	0	0	0.00%
	Central governments	4,836	161	2	1	2	1	39.93%	4,732	263	5	1	3	2	39.94%	4,616	377	8	1	4	3	39.95%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	119	1	0	0	0	0	22.65%	119	1	0	0	0	0	21.18%	118	1	0	0	0	0	20.11%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,323	24	25	2	1	2	8.05%	2,284	31	57	2	1	5	8.04%	2,254	30	87	2	1	7	8.03%
	Corporates	90	5	1	0	0	0	21.37%	89	6	2	0	0	0	20.65%	87	6	3	0	0	1	19.52%
	of which: SME	3	1	0	0	0	0	34.14%	2	1	0	0	0	0	34.15%	2	1	0	0	0	0	31.74%
	Retail	131	2	4	1	0	3	76.40%	129	3	6	1	1	5	73.67%	127	3	8	1	1	6	72.28%
	of which: SME	0	0	0	0	0	0	22.81%	0	0	0	0	0	0	26.56%	0	0	0	0	0	0	28.91%
	Secured by mortgages on immovable property	2	2	0	0	0	0	1.83%	2	2	0	0	0	0	1.75%	2	2	0	0	0	0	1.69%
	of which: SME	0	1	0	0	0	0	1.20%	0	1	0	0	0	0	1.20%	0	1	0	0	0	0	1.20%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	7,538	195	32	4	3	6	19.60%	7,390	305	70	3	5	11	16.42%	7,240	419	106	3	6	16	15.52%

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	138	0	0	0	0	0	0.00%	138	0	0	0	0	0	0.00%	138	0	0	0	0	0	0.00%
	Central governments	2,045	61	3	1	1	1	40.00%	2,015	88	7	1	2	3	40.00%	1,977	122	11	1	2	4	40.00%
	Regional governments or local authorities	0	0	4	0	0	2	58.49%	0	0	4	0	0	2	58.47%	0	0	4	0	0	2	58.45%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	23	1	0	0	0	0	23.43%	22	1	1	0	0	0	21.29%	22	1	1	0	0	0	20.32%
	Corporates	14	5	8	0	0	7	86.17%	15	3	9	0	0	7	82.50%	15	2	9	0	0	7	79.71%
	of which: SME	1	0	4	0	0	4	99.58%	1	0	4	0	0	4	99.02%	1	0	4	0	0	4	98.42%
	Retail	982	33	113	14	7	65	57.69%	945	40	142	13	10	83	58.50%	915	43	170	12	11	100	59.12%
	of which: SME	8	1	9	0	0	8	93.74%	7	1	9	0	0	9	91.97%	7	1	10	0	0	9	90.22%
	Secured by mortgages on immovable property	137	19	11	0	0	6	57.97%	133	21	13	0	0	7	53.72%	132	21	14	0	0	7	50.39%
	of which: SME	0	0	7	0	0	5	78.82%	0	0	7	0	0	5	78.79%	0	0	7	0	0	5	78.76%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	3,338	119	139	16	9	82	58.90%	3,269	154	174	14	12	102	58.50%	3,199	189	208	14	14	121	58.28%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks	86,441	317	0	0	7	0	0.00%	86,441	317	0	0	7	0	0.00%	86,441	317	0	0	7	0	0.00%
	Central governments	48,024	19,510	492	35	224	129	26.20%	53,758	13,442	827	24	186	256	30.93%	54,089	12,878	1,060	22	177	347	32.76%
	Regional governments or local authorities	3	31	8	0	2	4	50.11%	4	25	12	0	1	5	46.80%	5	21	15	0	1	7	45.23%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	3,022	280	2	1	2	1	33.13%	3,054	245	5	0	3	2	32.39%	3,000	296	8	0	3	2	29.41%
	International Organisations	1,906	30	1	0	0	0	30.00%	1,891	44	2	0	1	1	30.00%	1,873	61	3	0	1	1	30.00%
	Institutions	2,710	281	61	5	6	12	20.29%	2,635	276	142	5	5	25	17.87%	2,556	269	227	5	5	37	16.20%
	Corporates	3,285	2,598	505	33	73	238	47.18%	3,656	1,908	824	25	53	393	47.70%	3,637	1,706	1,044	24	43	490	46.90%
	of which: SME	704	285	52	6	8	24	46.97%	700	250	90	4	7	45	49.36%	687	228	125	4	6	59	47.32%
	Retail	9,544	1,956	1,201	155	295	848	70.62%	9,301	1,720	1,680	121	263	1,200	71.46%	9,104	1,503	2,093	113	222	1,485	70.97%
	of which: SME	1,508	918	335	17	115	258	77.15%	1,584	707	470	14	90	354	75.33%	1,562	623	577	13	72	423	73.39%
	Secured by mortgages on immovable property	16,303	3,923	513	23	91	133	25.84%	16,238	3,584	917	16	92	209	22.75%	16,194	3,228	1,317	14	82	275	20.88%
	of which: SME	731	964	101	3	22	31	31.06%	734	860	201	2	21	50	25.04%	746	738	312	2	18	69	22.12%
	Items associated with particularly high risk	67	164	9	0	4	4	47.73%	58	157	25	0	6	13	53.27%	51	145	43	0	6	24	55.50%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**171,305**	**29,091**	**2,791**	**253**	**704**	**1,369**	**49.05%**	**177,034**	**21,719**	**4,433**	**192**	**617**	**2,104**	**47.46%**	**176,951**	**20,425**	**5,811**	**178**	**548**	**2,668**	**45.92%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	35,200	0	0	0	0	0	0.00%	35,200	0	0	0	0	0	0.00%	35,200	0	0	0	0	0	0.00%
	Central governments	3,320	828	171	1	14	13	7.73%	3,637	487	195	1	7	23	11.68%	3,659	453	207	1	5	27	13.25%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	25	7	0	0	0	0	76.75%	24	8	1	0	0	1	76.75%	25	6	1	0	0	0	76.69%
	Corporates	159	217	39	2	12	30	76.76%	181	174	60	1	9	42	70.21%	189	151	75	1	8	50	66.95%
	of which: SME	7	25	2	0	2	2	68.25%	10	20	5	0	2	3	67.73%	12	16	7	0	1	5	66.47%
	Retail	1	5	1	0	2	0	65.92%	1	5	1	0	2	0	66.82%	1	5	1	0	1	1	67.12%
	of which: SME	1	0	1	0	0	0	60.27%	1	0	1	0	0	0	60.71%	1	0	1	0	0	0	61.04%
	Secured by mortgages on immovable property	768	1,155	119	1	8	13	10.81%	884	969	189	0	5	18	9.71%	931	876	235	0	4	22	9.33%
	of which: SME	53	96	3	0	1	0	10.01%	67	79	6	0	0	1	9.28%	69	73	9	0	0	1	9.04%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**39,473**	**2,212**	**330**	**3**	**36**	**57**	**17.14%**	**39,927**	**1,642**	**446**	**3**	**23**	**85**	**18.99%**	**40,005**	**1,492**	**518**	**3**	**18**	**101**	**19.47%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	21,041	0	0	0	0	0	0.00%	21,041	0	0	0	0	0	0.00%	21,041	0	0	0	0	0	0.00%
	Central governments	4,004	3,838	19	4	5	7	36.41%	5,689	2,134	37	2	4	13	36.62%	5,867	1,947	46	2	4	17	36.84%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	79	20	1	0	0	0	10.08%	86	11	3	0	0	0	9.55%	86	10	4	0	0	0	9.77%
	Corporates	5	284	5	0	1	2	34.76%	8	277	10	0	1	3	31.96%	8	273	14	0	1	4	29.72%
	of which: SME	0	5	1	0	0	1	76.86%	0	4	2	0	0	1	76.86%	0	4	2	0	0	2	76.86%
	Retail	206	28	11	3	4	10	94.84%	194	35	16	2	5	15	94.82%	186	38	21	2	5	20	94.82%
	of which: SME	206	28	10	3	3	10	94.98%	193	35	15	2	5	15	94.97%	185	37	21	2	5	20	94.97%
	Secured by mortgages on immovable property	1	0	0	0	0	0	44.50%	1	0	0	0	0	0	42.97%	1	0	0	0	0	0	40.04%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**25,336**	**4,170**	**36**	**7**	**10**	**19**	**52.56%**	**27,019**	**2,458**	**66**	**5**	**10**	**32**	**48.88%**	**27,189**	**2,268**	**85**	**4**	**10**	**42**	**48.99%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	14,326	0	0	0	0	0	0.00%	14,326	0	0	0	0	0	0.00%	14,326	0	0	0	0	0	0.00%
	Central governments	7,653	1,324	9	3	13	3	40.00%	8,038	926	21	2	17	9	40.00%	7,861	1,090	34	2	21	14	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	63.22%	0	0	0	0	0	0	62.99%	0	0	0	0	0	0	62.70%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	251	54	16	0	2	2	13.95%	249	48	24	0	1	3	14.71%	247	46	28	0	1	4	14.55%
	Corporates	685	438	173	5	5	52	30.26%	803	253	241	3	2	79	32.71%	806	216	274	3	2	90	32.69%
	of which: SME	128	41	16	1	0	4	21.93%	123	41	21	1	0	6	27.51%	124	35	26	1	0	8	29.62%
	Retail	1	0	116	0	0	0	0.15%	1	0	116	0	0	0	0.19%	1	0	116	0	0	0	0.21%
	of which: SME	1	0	0	0	0	0	35.13%	1	0	0	0	0	0	40.04%	1	0	0	0	0	0	40.30%
	Secured by mortgages on immovable property	147	30	1	0	0	0	21.35%	149	27	2	0	1	0	25.89%	146	30	2	0	1	1	28.22%
	of which: SME	4	1	1	0	0	0	18.83%	4	1	1	0	0	0	24.82%	3	1	1	0	0	0	30.11%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**23,063**	**1,846**	**315**	**8**	**20**	**59**	**18.59%**	**23,567**	**1,254**	**404**	**6**	**21**	**92**	**22.66%**	**23,387**	**1,382**	**456**	**5**	**24**	**109**	**23.82%**

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	11,861	1,503	2	1	5	1	40.00%	11,267	2,093	7	1	8	3	40.00%	11,133	2,221	12	1	10	5	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	641	106	0	0	1	0	31.44%	648	98	1	0	1	0	28.04%	619	127	1	0	1	0	25.75%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	19	0	0	0	0	0	61.65%	19	0	0	0	0	0	59.38%	19	0	0	0	0	0	53.34%
	Corporates	37	8	2	0	1	1	76.12%	34	10	3	0	1	2	76.43%	32	11	4	0	1	3	76.53%
	of which: SME	0	3	1	0	0	0	76.84%	0	3	1	0	0	1	76.84%	0	2	1	0	0	1	76.84%
	Retail	0	0	0	0	0	0	80.36%	0	0	0	0	0	0	76.35%	0	0	0	0	0	0	74.20%
	of which: SME	0	0	0	0	0	0	42.33%	0	0	0	0	0	0	42.35%	0	0	0	0	0	0	39.66%
	Secured by mortgages on immovable property	1	0	0	0	0	0	16.22%	1	0	0	0	0	0	18.05%	1	0	0	0	0	0	18.16%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**12,560**	**1,617**	**4**	**1**	**6**	**2**	**52.88%**	**11,969**	**2,202**	**11**	**1**	**10**	**5**	**49.41%**	**11,805**	**2,359**	**18**	**1**	**12**	**8**	**47.46%**

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	4,165	788	2	0	2	1	40.00%	4,435	515	4	0	2	2	40.00%	4,461	486	7	0	2	3	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	17.51%	0	0	0	0	0	0	18.31%	0	0	0	0	0	0	19.16%
	Corporates	0	0	0	0	0	0	86.71%	0	0	0	0	0	0	86.71%	0	0	0	0	0	0	85.40%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	312	58	15	5	10	14	92.19%	290	69	26	4	12	24	91.57%	282	67	36	4	12	33	91.22%
	of which: SME	0	0	0	0	0	0	72.60%	0	0	0	0	0	0	72.60%	0	0	0	0	0	0	72.34%
	Secured by mortgages on immovable property	755	1,749	117	1	32	19	16.44%	712	1,623	285	1	33	42	14.66%	731	1,400	490	1	29	68	13.97%
	of which: SME	377	755	57	1	14	11	18.84%	371	685	133	1	15	22	16.42%	389	574	226	1	13	35	15.46%
	Items associated with particularly high risk	34	152	6	0	4	4	64.33%	25	147	20	0	6	13	64.66%	19	136	37	0	6	24	64.49%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**5,266**	**2,747**	**141**	**7**	**47**	**38**	**27.20%**	**5,463**	**2,355**	**336**	**6**	**53**	**80**	**23.88%**	**5,494**	**2,090**	**570**	**5**	**49**	**128**	**22.47%**

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks	1,060	0	0	0	0	0	0.00%	1,060	0	0	0	0	0	0.00%	1,060	0	0	0	0	0	0.00%
	Central governments	2,366	5,439	26	3	46	11	43.30%	3,781	3,979	71	3	42	29	40.99%	4,136	3,584	110	3	44	45	40.56%
	Regional governments or local authorities	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	43.11%	0	0	0	0	0	0	44.08%	0	0	0	0	0	0	41.38%
	Corporates	598	356	45	6	8	23	50.48%	617	285	97	4	7	48	49.10%	607	252	141	4	5	63	45.02%
	of which: SME	176	79	12	2	2	5	45.28%	170	71	26	1	2	12	46.49%	169	59	40	1	1	17	42.68%
	Retail	2,598	1,184	448	47	181	358	79.80%	2,656	914	661	32	136	522	79.00%	2,626	786	819	30	106	632	77.20%
	of which: SME	1,007	754	216	8	97	159	73.37%	1,091	574	313	7	75	227	72.48%	1,082	504	392	7	60	277	70.65%
	Secured by mortgages on immovable property	11,301	662	94	13	41	52	55.11%	11,234	664	158	7	43	81	51.34%	11,213	632	212	6	40	102	48.29%
	of which: SME	59	44	6	1	5	4	60.51%	61	37	12	0	4	7	58.70%	60	34	17	0	4	10	56.96%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**17,923**	**7,642**	**614**	**69**	**275**	**444**	**72.31%**	**19,349**	**5,843**	**987**	**46**	**228**	**680**	**68.88%**	**19,643**	**5,255**	**1,281**	**43**	**195**	**842**	**65.73%**

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks	347	0	0	0	0	0	0.00%	347	0	0	0	0	0	0.00%	347	0	0	0	0	0	0.00%
	Central governments	4,414	259	6	3	4	2	40.00%	4,360	303	17	2	6	7	40.00%	4,241	412	26	2	7	10	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	14	0	0	0	0	11.96%	0	13	0	0	0	0	11.63%	0	13	0	0	0	0	11.55%
	Corporates	73	8	1	0	0	0	31.19%	72	7	3	0	0	1	27.62%	74	5	4	0	0	1	24.52%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	3,277	110	180	49	33	164	91.41%	3,151	158	258	39	41	233	90.45%	3,076	160	332	37	40	297	89.48%
	of which: SME	0	0	0	0	0	0	86.69%	0	0	0	0	0	0	86.69%	0	0	0	0	0	0	85.38%
	Secured by mortgages on immovable property	0	0	0	0	0	0	13.07%	0	0	0	0	0	0	14.12%	0	0	0	0	0	0	14.23%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**8,111**	**391**	**187**	**51**	**37**	**167**	**89.30%**	**7,930**	**482**	**277**	**41**	**47**	**241**	**86.79%**	**7,738**	**590**	**362**	**39**	**47**	**308**	**85.22%**

2023 EU-wide Stress Test: Credit risk STA

ING Groep N.V.

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	6,820	0	0	0	0	0	0.00%	6,820	0	0	0	0	0	0.00%	6,820	0	0	0	0	0	0.00%
	Central governments	234	48	1	0	1	0	39.59%	245	36	2	0	1	1	39.59%	240	40	3	0	1	1	39.60%
	Regional governments or local authorities	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	40.09%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	2,183	148	1	0	1	0	33.82%	2,196	132	4	0	2	1	33.32%	2,171	155	6	0	2	2	30.42%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1	1	0	0	0	0	11.49%	1	1	0	0	0	0	12.08%	1	1	0	0	0	0	11.04%
	Corporates	281	89	12	2	2	4	29.51%	281	79	23	1	2	7	30.99%	293	58	32	1	1	9	28.96%
	of which: SME	31	4	1	0	0	0	43.17%	30	5	1	0	0	1	43.03%	29	5	2	0	0	1	39.23%
	Retail	38	11	3	0	1	1	31.79%	40	7	5	0	0	2	34.25%	39	7	6	0	0	2	33.37%
	of which: SME	35	10	3	0	1	1	31.38%	37	7	5	0	0	2	33.80%	36	7	6	0	0	2	32.90%
	Secured by mortgages on immovable property	197	45	17	0	1	1	4.89%	190	42	28	0	0	2	5.58%	185	38	36	0	0	2	5.36%
	of which: SME	57	7	3	0	0	0	5.11%	54	7	6	0	0	0	4.23%	52	6	8	0	0	0	3.68%
	Items associated with particularly high risk	33	12	2	0	0	0	3.00%	33	10	5	0	0	0	3.05%	32	9	6	0	0	0	2.81%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**9,787**	**354**	**38**	**3**	**5**	**7**	**17.20%**	**9,805**	**307**	**67**	**1**	**5**	**13**	**19.28%**	**9,781**	**308**	**90**	**1**	**4**	**17**	**18.42%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	35	0	0	0	0	0	0.00%	35	0	0	0	0	0	0.00%	35	0	0	0	0	0	0.00%
	Central governments	2,692	2,300	8	2	13	3	39.90%	4,010	970	20	2	12	8	39.91%	4,194	775	30	1	13	12	39.91%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	113	7	0	0	0	0	31.86%	115	4	0	0	0	0	31.86%	114	5	0	0	0	0	28.94%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,297	39	35	5	2	3	9.48%	2,215	58	98	5	3	9	9.47%	2,136	63	173	4	3	16	9.44%
	Corporates	82	13	1	0	0	0	31.37%	84	9	4	0	0	1	29.90%	82	9	6	0	0	2	27.64%
	of which: SME	2	1	0	0	0	0	47.60%	2	1	0	0	0	0	47.60%	2	1	0	0	0	0	47.23%
	Retail	129	4	5	2	1	4	83.70%	123	5	9	2	2	7	81.19%	119	5	13	2	2	11	79.86%
	of which: SME	0	0	0	0	0	0	37.18%	0	0	0	0	0	0	43.57%	0	0	0	0	0	0	45.74%
	Secured by mortgages on immovable property	2	2	0	0	0	0	3.42%	2	2	0	0	0	0	3.37%	2	2	0	0	0	0	2.99%
	of which: SME	0	1	0	0	0	0	2.61%	0	1	0	0	0	0	2.61%	0	1	0	0	0	0	2.22%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**5,351**	**2,364**	**49**	**10**	**16**	**11**	**22.32%**	**6,584**	**1,048**	**132**	**9**	**16**	**26**	**19.66%**	**6,683**	**859**	**224**	**8**	**17**	**41**	**18.32%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	138	0	0	0	0	0	0.00%	138	0	0	0	0	0	0.00%	138	0	0	0	0	0	0.00%
	Central governments	1,443	661	7	2	8	3	40.00%	1,684	406	20	1	8	8	40.00%	1,655	426	29	1	9	12	40.00%
	Regional governments or local authorities	0	0	4	0	0	2	58.48%	0	0	4	0	0	2	58.44%	0	0	4	0	0	2	58.41%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	22	2	8	0	0	0	33.42%	21	2	1	0	0	0	32.39%	20	2	2	0	0	1	31.51%
	Corporates	7	11	9	0	0	7	84.93%	10	5	11	0	0	8	77.54%	11	4	11	0	0	8	75.39%
	of which: SME	1	0	4	0	0	4	99.59%	1	0	4	0	0	4	98.82%	1	0	4	0	0	4	98.16%
	Retail	954	49	123	21	13	76	61.95%	910	53	164	19	14	103	62.89%	870	53	204	17	14	129	63.46%
	of which: SME	7	1	9	0	0	9	94.38%	7	1	10	0	0	9	92.11%	7	1	10	0	0	9	90.30%
	Secured by mortgages on immovable property	118	37	12	1	2	7	59.58%	119	32	16	0	2	9	53.45%	115	31	21	0	2	10	49.15%
	of which: SME	0	0	7	0	0	5	78.81%	0	0	7	0	0	5	78.75%	0	0	7	0	0	5	78.71%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**2,681**	**761**	**155**	**24**	**23**	**96**	**61.94%**	**2,882**	**498**	**216**	**21**	**25**	**131**	**60.55%**	**2,808**	**517**	**271**	**19**	**25**	**163**	**60.03%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

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ING Groep N.V.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
ING Groep N.V.	Central banks														
	Central governments														
	Institutions														
	Corporates	2.130	0	571	0	1.672	1.365	428	361	28	24	2	2	5	17%
	Corporates - Of Which: Specialised Lending	122	0	19	0	4	1	118	106	0	0	0	0	0	-
	Corporates - Of Which: SME	1.247	0	254	0	1.088	899	144	122	15	13	1	1	2	16.34%
	Retail	32	0	7	0	22	20	8	7	3	2	0	0	1	21.36%
	Retail - Secured on real estate property	4	0	1	0	2	2	1	1	1	1	0	0	0	14.73%
	Retail - Secured on real estate property - Of Which: SME	4	0	1	0	2	2	1	1	1	1	0	0	0	14.73%
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	28	0	6	0	19	18	7	6	2	2	0	0	0	24.31%
	Retail - Other Retail - Of Which: SME	28	0	6	0	19	18	7	6	2	2	0	0	0	24.31%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**2,162**	**0**	**579**	**0**	**1,694**	**1,385**	**436**	**368**	**30**	**26**	**2**	**2**	**5**	**17.12%**

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	Central banks														
	Central governments														
	Institutions														
	Corporates	176	0	41	0	10	9	160	142	5	5	0	0	1	27%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	24	0	4	0	17	16	6	5	1	1	0	0	0	6%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**200**	**0**	**45**	**0**	**27**	**25**	**166**	**147**	**7**	**6**	**0**	**0**	**2**	23%

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
GERMANY	Central banks														
	Central governments														
	Institutions														
	Corporates	6	0	4	0	0	0	6	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**6**	**0**	**4**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022: Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BELGIUM	Central banks														
	Central governments														
	Institutions														
	Corporates	22	0	8	0	13	10	7	5	3	2	0	0	1	18%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	8	0	4	0	4	4	3	2	1	1	0	0	0	37%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**30**	**0**	**12**	**0**	**17**	**14**	**9**	**7**	**4**	**3**	**0**	**0**	**1**	24%

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ING Groep N.V.

UNITED STATES

(mln EUR, %)	Public guarantees - Actual, 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

AUSTRALIA

(mln EUR, %)	Public guarantees - Actual, 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

POLAND

(mln EUR, %)	Public guarantees - Actual, 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks														
Central governments														
Institutions														
Corporates	1,847	0	458	0	1.599	1.304	234	196	13	11	2	1	2	13%
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**1,847**	**0**	**458**	**0**	**1,599**	**1,304**	**234**	**196**	**13**	**11**	**2**	**1**	**2**	13%

SPAIN

(mln EUR, %)	Public guarantees - Actual, 31/12/2022: Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks														
Central governments														
Institutions														
Corporates	5	0	3	0	2	2	3	2	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**5**	**0**	**3**	**0**	**2**	**2**	**3**	**2**	**0**	**0**	**0**	**0**	**0**	-

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ING Groep N.V.

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
LUXEMBOURG	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
FRANCE	Central banks														
	Central governments														
	Institutions														
	Corporates	37	0	49	0	14	13	17	15	6	5	0	1	1	14%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**37**	**0**	**49**	**0**	**14**	**13**	**17**	**15**	**6**	**5**	**0**	**1**	**1**	14%

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
ITALY	Central banks														
	Central governments														
	Institutions														
	Corporates	27	0	3	0	27	23	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**27**	**0**	**3**	**0**	**27**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	1.470	422	559	258	99	37	4	4	14	14%	1.421	414	540	242	167	60	3	4	22	13%	1.358	399	542	238	228	79	2	4	29	13%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	21	19	8	7	3	3	0	0	1	21%	21	19	8	7	4	3	0	0	1	20%	20	18	8	7	4	4	0	0	1	19%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**1,482**	**1,208**	**574**	**484**	**105**	**87**	**3**	**5**	**15**	**14.53%**	**1,436**	**1,171**	**550**	**463**	**175**	**145**	**2**	**4**	**23**	**13.33%**	**1,373**	**1,120**	**549**	**462**	**238**	**196**	**1**	**4**	**30**	**12.57%**

NETHERLANDS

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	10	5	157	125	9	6	0	0	2	18%	10	5	154	123	12	9	0	0	2	15%	10	5	151	121	15	10	0	0	2	14%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	17	16	6	5	2	2	0	0	0	6%	16	15	6	5	2	2	0	0	0	6%	16	15	6	5	3	2	0	0	0	6%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**28**	**25**	**160**	**142**	**13**	**11**	**0**	**0**	**2**	15%	**28**	**25**	**155**	**138**	**17**	**14**	**0**	**0**	**2**	13%	**28**	**25**	**152**	**135**	**20**	**17**	**0**	**0**	**2**	12%

GERMANY

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	5	0	1	0	0	0	0	0	0	11%	5	0	1	0	0	0	0	0	0	10%	5	0	1	0	0	0	0	0	0	10%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**5**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	11%	**5**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	10%	**5**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	10%

BELGIUM

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	14	1	5	0	3	0	0	0	1	33%	14	1	4	0	4	0	0	0	1	30%	14	1	4	0	4	0	0	0	1	29%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	4	3	2	2	1	1	0	0	1	39%	4	3	2	2	2	1	0	0	1	37%	4	3	2	2	2	1	0	0	1	36%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**17**	**13**	**9**	**7**	**5**	**4**	**0**	**0**	**1**	24%	**16**	**13**	**8**	**7**	**6**	**5**	**0**	**0**	**1**	23%	**16**	**13**	**8**	**7**	**6**	**5**	**0**	**0**	**1**	23%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ING Groep N.V.

UNITED STATES

Public guarantees - Baseline Scenario

31/12/2023 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

31/12/2024 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

31/12/2025 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

AUSTRALIA

Public guarantees - Baseline Scenario

31/12/2023 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

31/12/2024 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

31/12/2025 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

POLAND

Public guarantees - Baseline Scenario

31/12/2023 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,388	370	382	120	77	22	3	4	10	13%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,378	1,123	390	323	78	64	2	4	11	14%

31/12/2024 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,336	360	371	111	140	41	3	3	17	12%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,331	1,085	375	310	141	116	2	4	18	13%

31/12/2025 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,273	345	377	110	196	57	2	3	23	12%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,269	1,035	379	313	199	163	1	3	24	12%

SPAIN

Public guarantees - Baseline Scenario

31/12/2023 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	2	2	3	2	0	0	0	0	0	18%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2	2	3	2	0	0	0	0	0	18%

31/12/2024 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	2	2	3	2	0	0	0	0	0	18%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2	2	3	2	0	0	0	0	0	18%

31/12/2025 (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	2	2	3	2	0	0	0	0	0	18%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2	2	3	2	0	0	0	0	0	18%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ING Groep N.V.

LUXEMBOURG

Public guarantees - Baseline Scenario

	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

FRANCE

Public guarantees - Baseline Scenario

	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	18	16	10	9	9	8	0	0	1	15%	21	19	6	5	10	9	0	0	2	16%	22	19	4	4	11	10	0	0	2	16%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**18**	**16**	**10**	**9**	**9**	**8**	**0**	**0**	**1**	15%	**21**	**19**	**6**	**5**	**10**	**9**	**0**	**0**	**2**	15%	**22**	**19**	**4**	**4**	**11**	**10**	**0**	**0**	**2**	16%

ITALY

Public guarantees - Baseline Scenario

	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	26	22	1	1	0	0	0	0	0	0%	26	21	1	1	0	0	0	0	0	0%	25	21	1	1	1	0	0	0	0	0%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**26**	**22**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	0%	**26**	**21**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	0%	**25**	**21**	**1**	**1**	**1**	**0**	**0**	**0**	**0**	0%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ING Groep N.V.

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Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,036	287	975	384	118	45	5	11	18	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	17	16	12	10	3	3	0	0	1	25%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,068	867	969	809	123	102	3	12	19	15.81%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,133	329	758	301	237	87	4	9	37	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	18	16	10	9	5	4	0	0	1	23%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,147	934	772	645	242	200	3	9	37	15.35%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	1,080	316	714	282	334	117	3	8	50	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	18	16	9	8	5	5	0	0	1	21%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	1,101	895	719	603	341	281	2	8	50	14.82%

NETHERLANDS

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	7	3	157	125	12	8	0	1	2	17%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	13	13	9	8	2	2	0	0	0	9%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	20	18	165	146	16	13	0	1	2	15%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	7	4	150	119	19	14	0	1	3	14%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	14	13	7	7	3	3	0	0	0	8%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	22	20	153	136	25	21	0	1	3	12%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	7	4	146	115	23	17	0	0	3	13%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	14	13	7	6	3	3	0	0	0	8%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	22	20	147	131	31	27	0	0	4	11%

GERMANY

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	5	0	0	0	0	0	0	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	5	0	0	0	0	0	0	16%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	3	0	2	0	1	0	0	0	0	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	3	0	2	0	1	0	0	0	0	16%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	4	0	1	0	1	0	0	0	0	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	4	0	1	0	1	0	0	0	0	14%

BELGIUM

Public guarantees - Adverse Scenario

31/12/2023

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	12	1	6	0	4	0	0	0	1	35%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4	3	3	2	2	1	0	0	1	46%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	14	12	10	8	5	4	0	0	2	28%

31/12/2024

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	13	1	5	0	4	0	0	0	1	33%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4	3	3	2	2	1	0	0	1	44%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	14	11	10	8	6	5	0	0	2	27%

31/12/2025

(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	13	1	4	0	5	0	0	0	2	31%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4	3	2	2	2	2	0	0	1	42%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	14	11	9	7	7	6	0	0	2	27%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ING Groep N.V.

UNITED STATES

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

AUSTRALIA

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

POLAND

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	981	254	775	233	90	26	5	9	13	14%	1,066	288	586	169	195	57	4	8	29	15%	1,013	275	549	156	284	82	3	7	42	15%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**999**	**808**	**758**	**629**	**89**	**74**	**3**	**9**	**13**	15%	**1,063**	**866**	**592**	**488**	**191**	**157**	**3**	**8**	**29**	15%	**1,017**	**827**	**549**	**454**	**280**	**230**	**2**	**7**	**41**	15%

SPAIN

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	2	1	3	2	0	0	0	0	0	23%	2	1	3	2	0	0	0	0	0	23%	2	1	3	2	0	0	0	0	0	22%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**2**	**1**	**3**	**2**	**0**	**0**	**0**	**0**	**0**	23%	**2**	**1**	**3**	**2**	**0**	**0**	**0**	**0**	**0**	23%	**2**	**1**	**3**	**2**	**0**	**0**	**0**	**0**	**0**	22%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ING Groep N.V.

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	7	6	19	17	12	10	0	1	2	18%	12	11	9	8	16	14	0	0	3	19%	13	12	6	6	18	15	0	0	3	19%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**7**	**6**	**19**	**17**	**12**	**10**	**0**	**1**	**2**	18%	**12**	**11**	**9**	**8**	**16**	**14**	**0**	**0**	**3**	19%	**13**	**12**	**6**	**6**	**18**	**15**	**0**	**0**	**3**	20%

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	20	16	7	6	0	0	0	0	0	0%	23	19	3	2	1	1	0	0	0	0%	23	19	3	2	2	1	0	0	0	0%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	**20**	**16**	**7**	**6**	**0**	**0**	**0**	**0**	**0**	0%	**23**	**19**	**3**	**2**	**1**	**1**	**0**	**0**	**0**	0%	**23**	**19**	**3**	**2**	**2**	**1**	**0**	**0**	**0**	0%

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ING Groep N.V.

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
ING Groep N.V.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	243	41	232	196	24	20	1	1	0	0	0	28%
	of which: SME	190	30	187	158	15	12	0	0	0	0	0	14%
	Retail	267	22	212	193	91	84	5	5	3	7	4	76%
	of which: SME	267	22	212	193	91	84	5	5	3	7	4	76%
	Secured by mortgages on immovable property	21	4	13	11	8	8	0	0	0	0	0	-
	of which: non-SME	6	1	2	2	4	4	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	531	66	457	400	123	112	6	6	3	8	4	69%

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2022											
BELGIUM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

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ING Groep N.V.

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	2	0	1	1	1	1	0	0	0	0	0	72%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	76	7	62	58	32	30	2	2	1	3	1	71%
	of which: SME	76	7	62	58	32	30	2	2	1	3	1	71%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	78	7	63	60	34	31	2	2	1	3	2	71%

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

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ING Groep N.V.

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	2	0	2	2	0	0	0	0	0	0	0	1%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	4	1	0	0	4	4	0	0	0	0	0	-
	of which: non-SME	4	0	0	0	4	4	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	6	1	2	2	4	4	0	0	0	0	0	1%

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

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ING Groep N.V.

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ING Groep N.V.	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	226	191	26	22	5	4	0	0	1	15.98%	215	181	32	27	10	8	0	0	1	14.48%	206	173	36	30	15	13	0	0	2	13.84%
	of which: SME																														
	Retail	212	0	91	0	5	0	0	0	4	75.78%	212	0	91	0	5	0	0	0	4	75.78%	212	0	91	0	5	0	0	0	4	75.78%
	of which: SME																														
	Secured by mortgages on immovable property	15	13	6	5	1	1	0	0	0	35.60%	15	12	5	5	2	2	0	0	1	34.94%	14	12	5	5	2	2	0	0	1	33.35%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	485	426	75	67	26	24	4	7	15	59.35%	467	411	74	66	44	41	2	5	25	56.63%	453	398	73	65	60	54	4	4	33	54.86%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

ING Groep N.V.

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	1	1	1	1	0	0	0	0	0	71.74%	1	1	1	1	0	0	0	0	0	71.73%	1	1	1	1	1	1	0	0	0	71.65%
	of which: SME																														
	Retail	62	0	32	0	2	0	0	0	1	71.31%	62	0	32	0	2	0	0	0	1	71.31%	62	0	32	0	2	0	0	0	1	71.31%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	54.22%	0	0	0	0	0	0	0	0	0	53.68%	0	0	0	0	0	0	0	0	0	53.29%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	61	58	30	28	8	8	1	3	6	74.86%	60	56	27	25	13	12	0	3	9	73.63%	58	55	25	23	16	15	0	2	11	70.34%

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

ING Groep N.V.

Public guarantees - Baseline Scenario

LUXEMBOURG

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	2	2	0	0	0	0	0	0	0	2.57%	2	2	0	0	0	0	0	0	0	3.50%	2	2	0	0	0	0	0	0	0	4.13%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	4	4	0	0	0	0	0	16.84%	0	0	3	3	1	1	0	0	0	16.85%	0	0	3	3	1	1	0	0	0	16.85%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	2	2	4	4	1	1	0	0	0	13.36%	2	2	3	3	1	1	0	0	0	14.82%	2	2	3	3	1	1	0	0	0	14.38%

Public guarantees - Baseline Scenario

FRANCE

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	75.13%	0	0	0	0	0	0	0	0	0	74.16%	0	0	0	0	0	0	0	0	0	73.21%

Public guarantees - Baseline Scenario

ITALY

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

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	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	220	186	31	26	5	5	0	1	1	17.98%	210	177	36	30	12	10	0	1	2	16.89%	201	169	39	33	17	15	0	1	3	15.77%
of which: SME																														
Retail	212	0	91	0	5	0	0	0	4	75.78%	212	0	91	0	5	0	0	0	4	75.78%	212	0	91	0	5	0	0	0	4	75.78%
of which: SME																														
Secured by mortgages on immovable property	14	12	7	6	1	1	0	1	1	43.24%	14	11	5	5	3	2	0	0	1	43.27%	13	11	5	4	4	3	0	0	2	47.03%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	431	377	123	111	31	29	5	14	20	65.48%	415	363	110	98	61	56	4	11	39	63.66%	406	356	95	84	85	77	4	8	52	61.69%

NETHERLANDS

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

GERMANY

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

BELGIUM

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

ING Groep N.V.

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRALIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	1	1	2	1	0	0	0	0	0	78.13%	1	1	1	1	1	1	0	0	0	80.31%	1	1	1	1	1	1	0	0	1	80.17%
	of which: SME																														
	Retail	62	0	32	0	2	0	0	0	1	71.31%	62	0	32	0	2	0	0	0	1	71.31%	62	0	32	0	2	0	0	0	1	71.31%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	68.89%	0	0	0	0	0	0	0	0	0	68.86%	0	0	0	0	0	0	0	0	0	67.22%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	40	38	50	46	9	9	0	6	8	86.45%	44	42	39	36	16	15	0	5	14	86.49%	47	45	31	29	21	20	0	4	17	81.02%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

ING Groep N.V.

Public guarantees - Adverse Scenario

LUXEMBOURG (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	2	2	0	0	0	0	0	0	0	5.51%	2	2	0	0	0	0	0	0	0	7.70%	2	1	0	0	0	0	0	0	0	7.95%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	3	3	1	1	0	0	0	27.83%	0	0	3	3	1	1	0	0	0	27.84%	0	0	3	3	2	2	0	0	0	26.34%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	2	2	4	4	1	1	0	0	0	23.22%	2	2	3	3	1	1	0	0	0	24.96%	2	2	3	3	2	2	0	0	0	22.38%

Public guarantees - Adverse Scenario

FRANCE (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	86.72%	0	0	0	0	0	0	0	0	0	86.72%	0	0	0	0	0	0	0	0	0	84.27%

Public guarantees - Adverse Scenario

ITALY (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

ING Groep N.V.

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	2,141						
	SEC-SA	7,837						
	SEC-ERBA	2,589						
	SEC-IAA	2,446						
	Total	**15,014**						
REA	SEC-IRBA	347	372	406	445	375	432	513
	SEC-SA	1,435	1,666	1,940	2,236	1,838	3,961	7,465
	SEC-ERBA	266	289	322	362	294	397	567
	SEC-IAA	418	481	550	625	654	2,305	5,138
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**2,466**	**2,809**	**3,217**	**3,669**	**3,160**	**7,094**	**13,683**
Impairments	**Total banking book others than assessed at fair value**		**9**	**8**	**8**	**12**	**9**	**9**

2023 EU-wide Stress Test: Risk exposure amounts

ING Groep N.V.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	277,278	287,684	295,962	302,909	307,040	349,573	376,438
Risk exposure amount for securitisations and re-securitisations	2,466	2,809	3,217	3,669	3,160	7,094	13,683
Risk exposure amount other credit risk	274,812	284,875	292,745	299,240	303,880	342,479	362,754
Risk exposure amount for market risk	14,814	14,814	14,814	14,814	20,085	17,302	17,238
Risk exposure amount for operational risk	35,000	35,000	35,000	35,000	35,674	39,350	40,831
Other risk exposure amounts	4,411	3,645	2,833	1,790	5,132	6,365	4,378
Total risk exposure amount	**331,503**	**341,143**	**348,609**	**354,514**	**367,931**	**412,590**	**438,885**
Total Risk exposure amount (transitional)	**331,520**	**341,160**	**348,626**	**354,530**	**367,948**	**412,607**	**438,902**
Total Risk exposure amount (fully loaded)	**331,503**	**341,143**	**348,609**	**354,514**	**367,931**	**412,590**	**438,885**

2023 EU-wide Stress Test: Capital

ING Groep N.V.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**64,330**	**65,743**	**67,037**	**67,537**	**55,962**	**55,818**	**56,163**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**47,961**	**49,243**	**50,515**	**50,935**	**37,353**	**38,454**	**39,167**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		15,948	15,948	15,948	15,948	15,948	15,948	15,948
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		33,694	35,461	37,197	38,967	29,843	30,728	32,278
	A.1.3	Accumulated other comprehensive income		-1,694	-1,694	-1,694	-1,694	-5,108	-5,108	-5,108
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-4,425	-4,425	-4,425	-4,425	-7,663	-7,663	-7,663
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-232	-232	-232	-232	-408	-408	-408
	A.1.3.3	Other OCI contributions		2,962	2,962	2,962	2,962	2,962	2,962	2,962
	A.1.4	Other Reserves		550	550	550	550	550	550	550
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		283	327	332	344	505	591	643
	A.1.7	Adjustments to CET1 due to prudential filters		2,301	2,301	2,301	2,301	-117	-117	-117
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-610	-610	-610	-610	-1,028	-1,028	-1,028
	A.1.7.2	Cash flow hedge reserve		3,055	3,055	3,055	3,055	1,055	1,055	1,055
	A.1.7.3	Other adjustments		-144	-144	-144	-144	-144	-144	-144
	A.1.8	(-) Intangible assets (including Goodwill)		-824	-824	-824	-824	-490	-490	-490
	A.1.8.1	of which: Goodwill (-)		-473	-473	-473	-473	-473	-473	-473
	A.1.8.2	of which: Software assets (-)		-279	-279	-279	-279	-14	-14	-14
	A.1.8.3	of which: Other intangible assets (-)		-73	-73	-73	-73	-4	-4	-4
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-438	-310	-176	-134	-2,135	-1,611	-793
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-144	-643	-828	-974	-3	-3	-441
	A.1.11	(-) Defined benefit pension fund assets		-489	-489	-489	-489	-264	-264	-264
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-5	-158	-571	-1,823	-151	-538	-1,801
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-670	-670	-670	-670	-670	-670	-670
	A.1.20	CET1 capital elements or deductions - other		-568	-568	-568	-568	-568	-568	-568
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-23	-23	-23	-23	-23	-23	-23
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		23	23	23	23	23	23	23
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		17	11	6	0	11	6	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		17	11	6	0	11	6	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		17	11	6	0	11	6	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

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		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**6,355**	**6,355**	**6,355**	**6,355**	**6,355**	**6,355**	**6,355**
	A.2.1	Additional Tier 1 Capital instruments		6,355	6,355	6,355	6,355	6,355	6,355	6,355
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**54,316**	**55,598**	**56,870**	**57,290**	**43,708**	**44,809**	**45,522**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**10,014**	**10,145**	**10,167**	**10,248**	**12,254**	**11,009**	**10,641**
	A.4.1	Tier 2 Capital instruments		10,014	10,035	10,038	10,038	10,143	10,228	10,265
	A.4.2	Other Tier 2 Capital components and deductions		0	110	129	210	2,111	781	376
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**331,503**	**341,143**	**348,609**	**354,514**	**367,931**	**412,590**	**438,885**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**17**	**17**	**17**	**17**	**17**	**17**	**17**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**14.47%**	**14.43%**	**14.49%**	**14.37%**	**10.15%**	**9.32%**	**8.92%**
	C.2	**Tier 1 Capital ratio**		**16.38%**	**16.30%**	**16.31%**	**16.16%**	**11.88%**	**10.86%**	**10.37%**
	C.3	**Total Capital ratio**		**19.40%**	**19.27%**	**19.23%**	**19.05%**	**15.21%**	**13.53%**	**12.80%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**47,944**	**49,231**	**50,509**	**50,935**	**37,342**	**38,449**	**39,167**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**54,299**	**55,587**	**56,864**	**57,290**	**43,697**	**44,804**	**45,522**
	D.3	**TOTAL CAPITAL (fully loaded)**		**64,313**	**65,732**	**67,032**	**67,538**	**55,951**	**55,813**	**56,163**

2023 EU-wide Stress Test: Capital

ING Groep N.V.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.46%	14.43%	14.49%	14.37%	10.15%	9.32%	8.92%
	E.2	Tier 1 Capital ratio		16.38%	16.29%	16.31%	16.16%	11.88%	10.86%	10.37%
	E.3	Total Capital ratio		19.40%	19.27%	19.23%	19.05%	15.21%	13.53%	12.80%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		1,064,307	1,064,307	1064307	1064307	1064307	1064307	1064307
	H.2	Total leverage ratio exposures (fully loaded)		1,064,290	1,064,290	1064290	1064290	1064290	1064290	1064290
	H.3	Leverage ratio (transitional)		5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
	H.4	Leverage ratio (fully loaded)		5.10%	5.22%	5.34%	5.38%	4.11%	4.21%	4.28%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
	P.3	O-SII buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		5.10%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.85%	15.26%	15.26%	15.26%	15.26%	15.26%	15.26%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.58%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		47,944						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		331,503						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.46%						

2023 EU-wide Stress Test: P&L

ING Groep N.V.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	13,584	13,533	12,910	12,939	11,237	11,991	12,567
Interest income	47,063	95,840	78,988	64,354	115,828	98,957	79,747
Interest expense	-33,478	-82,307	-66,078	-51,415	-104,430	-86,593	-66,660
Dividend income	181	177	179	180	90	90	90
Net fee and commission income	3,586	3,509	3,559	3,569	2,492	2,490	2,488
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,023	840	840	840	-1,721	630	630
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-232		
Other operating income not listed above, net	282	-197	-197	-197	934	-197	-197
Total operating income, net	18,656	17,863	17,293	17,331	12,801	15,005	15,579
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,853	-1,097	-1,101	-1,062	-6,320	-2,328	-1,804
Other income and expenses not listed above, net	-11,301	-11,577	-11,093	-11,072	-12,134	-11,377	-11,188
Profit or (-) loss before tax from continuing operations	5,502	5,189	5,099	5,197	-5,654	1,299	2,586
Tax expenses or (-) income related to profit or loss from continuing operations	-1,725	-1,557	-1,530	-1,559	1,696	-390	-776
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**3,777**	**3,633**	**3,570**	**3,638**	**-3,958**	**909**	**1,810**
Amount of dividends paid and minority interests after MDA-related adjustments	4,001	1,865	1,833	1,868	-107	25	260
Attributable to owners of the parent net of estimated dividends	-224	1,767	1,737	1,770	-3,851	885	1,550
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	499	587	670
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

ING Groep N.V.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0