

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

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	43,834	53,202	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,543	39,874	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,926	16,952	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	21,769	22,096	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
Accumulated other comprehensive income	11,259	5,653	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	265	284	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-749	-243	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,682	-1,640	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR \ensuremath{CCR}
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-271	-269	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-1,313	-1,225	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-589	-593	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-1,802	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-14,147	-2,649	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	10,877	1,508	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	10,877	1,508	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	4,599	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	6,621	7,420	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-6,621	-2,821	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,543	44,473	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,290	8,729	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	9,474	9,739	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} +	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-6,184	-1,010	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	300,648	312,143	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.49%	12.77%	CA3 {1}	
Tier 1 Capital ratio	13.49%	14.25%	CA3 {3}	
Total Capital ratio	14.58%	17.04%	CA3 {5}	



Risk exposure amounts

ING Groep N.V.

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

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



ING Groep N.V.

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

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

EBA EUROPEAN BANKING AUTHORITY

2015 EU-wide Transparency Exercise Market Risk ING Groep N.V.

	5	5A					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum		LT AND ION RISK		RICE RISKS HARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	66	33	127	64							80	22	125	45						
Of which: General risk	0	0	37	19	81	44							44	12	79	27						
Of which: Specific risk	0	0	30	14	46	20							36	10	46	18						
Equities	0	0	19	9	74	25							24	9	36	17						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	19	9	74	25							24	9	36	17						
Foreign exchange risk	1,412	1,455	9	4	24	10							9	3	9	4						
Commodities risk Total	1,412	1,455	94	46	224	99	407	426	0	0	0	9,311	112	33	171	66	427	447	0	0	0	9,137

Credit Risk - Standardised Approach

	ING Groep N.V.				Standardise	d Approach			
			As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	2.618	2.374	1.902		2.903	2.718	2.253	
	Regional governments or local authorities	292	173	85		314	148	72	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,363	1,979	829		3,179	2,708	1,030	
	Corporates	12,576	5,255	5,092		12,993	6,306	6,117	
	of which: SME	4,587	1,696	1,521		4,501	1,985	1,781	
	Retail	14,615	9,184	6,502		14,823	9,482	6,715	
	of which: SME	5,901	2,400	1,414		5,751	2,462	1,450	
Consolidated data	Secured by mortgages on immovable property	10,327	9,142	4,789		11,447	10,263	5,461	
	of which: SME	2,713	1,766	1,132		2,771	1,928	1,268	
	Exposures in default	671	299	323	354	705	312	332	380
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	43,462	28,408	19,522	354	46,363	31,937	21,979	500

					Standardise	ed Approach			
		4	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	881	879	176		1,367	1,369	274	
	Corporates	139	103	103		164	122	122	
	of which: SME	0	0	0		0	0	0	
	Retail	119	36	27		141	45	34	
	of which: SME	2	1	1		3	3	2	
NETHERLANDS	Secured by mortgages on immovable property	222	218	122		118	110	64	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	12	11	13	1	5	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				3				3
	ure value, is reported before taking into account any effect due to credit conversion factors or credit r	isk mitigation techniques (e.g. substitu	tion effects).						
(2) Total value adjustments and pr	ovisions per country of counterparty does not include Securistisation exposures								

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	21	10		119	48	19	
	Corporates	251	205	204		243	199	199	
	of which: SME	1	1	0		0	0	0	
	Retail	63	27	20		89	29	22	
055144557	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	3	1	1	2	3	1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	0	0			U	0	
1) Oddinal analysis and the Free	Stendardised Totel sure value, is reported before taking into account any effect due to credit conversion factors or credit i		No. offerta)		4				1 3
	sure value, is reported before taking into account any effect due to credit conversion factors or credit i rovisions per country of counterparty does not include Securistisation exposures	isk miugauon techniques (e.g. substiti	uon enects).						

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	2	0		2	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	5	1		1	15	3	
	Corporates	616	537	527		662	578	568	
	of which: SME	217	194	185		212	192	182	
	Retail	140	139	104		175	171	128	
	of which: SME	3	3	1		4	3	2	
BELGIUM	Secured by mortgages on immovable property	3	3	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	21	1	18	13	19	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				5				

					Standardise	d Approach			
			As of 31/12/2	014		J.	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	218	176	74		258	218	107	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
UNITED CTATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	0	U	0	0	U
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ů	0	0		0	0	0	
	Securitisation	ů				0		l i	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0		_		0

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

As of 31/32/2014 Original Exposure ¹ Exposure ¹ Risk exposure adjustments and provisions ² Original Exposure	As of 30/0 Expose Value	re Risk exposu	e Value adjustments and
Original Exposure ¹ Exposure Risk exposure adjustments and provisions ² Original Exposure provisions ²			
			provisions ²
Central governments or central banks 0 0 0	0 0	0	
Regional governments or local authorities 0 0 0 0	0 0	0	
Public sector entities 0 0 0 0	0 0	0	
Multilateral Development Banks 0 0 0	0 0	0	
International Organisations 0 0 0	0 0	0	
Institutions 25 25 5	45 45	9	
Corporates 31 31 31	32 31	31	
of which: SME 1 1 1	2 2	2	
Retail 0 0 0 0	0 0	0	
of which: SME 0 0 0	0 0	0	
	194 1,110	662	
of which: SME 28 24 16	28 27	17	
Exposures in default 64 38 50 20	37 22	28	13
Items associated with particularly high risk 0 0 0	0 0	0	
Covered bonds 0 0 0	0 0	0	
Claims on institutions and corporates with a ST credit assessment 0 0 0	0 0	0	
Collective investments undertakings (CIU) 0 0 0	0 0	0	
	0 0	0	
Securitisation 0 0 0	0	0	
Other exposures 0 0 0 0 s standardised Total ² 4	0 0	0	26

Standardised Total²
(1) Diginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	d Approach			
		ļ	s of 31/12/2	014		ı	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	4	4	1		3	3	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	84	38		214	216	84	
	Corporates	79	78	76		60	59	58	
	of which: SME	8	8	6		5	5	4	
	Retail	463	462	267		305	304	176	
	of which: SME	463	462	267		305	304	176	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

Original exposure, unitariate and provide before taking into account any effect due to credit conversion factors or credit ruk mitigation techniques (e.g. substitution effects).
 O Total value adjustments and provides per construct or conversion factors or credit ruk mitigation techniques (e.g. substitution effects).
 O Total value adjustments and provides per construct or conversion factors or credit ruk mitigation techniques (e.g. substitution effects).

					Standardise	d Approach			
		A	s of 31/12/2	014		¢.	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2.608	2.371	1.899		2.903	2.718	2.253	
	Regional governments or local authorities	285	167	83		309	142	71	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	563	435		796	531	426	
	Corporates	10,665	3,738	3,601		10,970	4,666	4,505	
	of which: SME	4,238	1,377	1,227		4,123	1,638	1,462	
	Retail	8,269	4,267	3,021		7,887	4,170	2,928	
	of which: SME	4,574	1,209	728		4,446	1,321	792	
TURKEY	Secured by mortgages on immovable property	4,420	3,340	1,968		4,714	3,724	2,264	
	of which: SME	2,570	1,635	1,067		2,616	1,785	1,199	
	Exposures in default	294	157	163	129	342	190	200	145
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				310				341

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

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	2	1		0	2	1	
	Corporates	577	432	418		637	509	493	
	of which: SME	111	109	95		146	144	127	
	Retail	1,681	1,415	959		1,843	1,549	1,049	
	of which: SME	661	571	327		735	633	362	
POLAND	Secured by mortgages on immovable property	3,913	3,854	1,804		4,558	4,466	2,114	
	of which: SME	74	73	28		78	77	30	
	Exposures in default	137	38	34	99	155	42	40	113
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				222				253

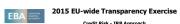
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					Standardise	ed Approach			
		A	is of 31/12/2	014		,	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	103	112	48		162	152	74	
	Corporates	38	37	37		41	32	32	
	of which: SME	4	4	4		7	1	1	
	Retail	358	166	124		394	193	145	
	of which: SME	4	4	2		3	1	1	
FRANCE	Secured by mortgages on immovable property	8	8	4		7	7	4	
	of which: SME	6	6	3		6	6	3	
	Exposures in default	4	1	1	3	5	1	2	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				8

Standardised Total²
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation ted
 (2) Total value adjustments and growsions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
,	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	56	54	54		54	53	53	
	of which: SME	0	0	0		0	0	0	
	Retail	1,919	1,423	1,067		2,149	1,592	1,194	
	of which: SME	0	0	0		4	4	3	
SPAIN	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	5	5	28	41	6	6	35
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				69				86

Standardised Total²
(1) Digital exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and providens per country of convergency does not include Securitisation exposures



	Credit Risk - IRB Approach												
	ING Groep N.V.						IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	147.067	6	*******	6.025	0		147.831	1	*******	6.287	0	6
	Institutions	178.216	754	*******	22.548	268		178.346	388	*******		291	23
	Corporates	320.781	9.262	*******		10.494		343.008	8.745	*******		12.536	3.245
	Corporates - Of Which: Specialised Lending	109.306	3.366	80.768	29.983	3.738		117.046	2.871		31.916	3.536	990
	Corporates - Of Which: SME	36.741	1.992	30.473	14.501	2.495	746	37.117	2.173		14.798	3.114	718
	Retail Retail - Secured on real estate property	325.132 282.324	7.404 5.441	*******	66.072 50.233	9.064	1.849 952	325.034 283.022	7.339 5.375	*******		8.993 6.343	1.853 953
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:		179	4.630						4 768	49,068		
Consolidated data	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	4,630 277,694	179	4,630	1,000 49,233	189 6.155	22 930	4,768 278.254	196 5.179	4,768		189 6.154	24 929
CONSOIIUALEU UALA	Retail - Qualifying Revolving	277,094	5,262		49,233	0,155	930	2/8,254	5,1/9		48,1/1	6,154	929
	Retail - Other Retail	42,808	1.963	35.108	15,839	2.720	898	42.012	1.965	35.229	15.361	2.650	900
	Retail - Other Retail - Of Which: SMF	17,800	1 341	15 720	6.373	1.625	525	16.696	1 360	15 573	6.147	1 627	543
	Retail - Other Retail - Of Which: pro-SMF	25.008	622	19,388	9.466	1.095	373	25 316	605	19.656	9.214	1.022	357
	Faulty	5 1 2 4	0	5.124	12 575	0	575	6.001	0	6.001	15.284	0	337
	Securitisation	7.879	_	7.815	2.101		3	8.089	-	8.033	1.979		3
	Other non credit-obligation assets				16.947						14.498		
	IRB Total				*******						*******		

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustm
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions	Of which: defaulted 34.415 0 17.8		value		Of which: defaulted	and provis
	Central banks and central governments	31.886	5	15.308	379	0	5			17.891	323	0	0
	Institutions	10.001	717	7.419	2.291	179	2	9.456	358	6.764	2.382	182	6
	Corporates	70,992	3,949	55,080	28,941	4,589	1,363	70,836	3,606	56,301	28,382	5,774	1,361
	Corporates - Of Which: Specialised Lending	18.232	1.182	17.406	7.466	1.021	480	17.496	1.073	16.901	6.997	1.032	440
	Corporates - Of Which: SME	10.613	863	9.073	6.381	1.544	351	9.745	968	8.470	6.045	1.912	329
	Retail	153.844	4.123	*******	32.068	5.861	770	152.272	3.914	*******		5.588	777
	Retail - Secured on real estate property	134,971	3,393	*******	24,705	3,971	422	133,568	3,175	*******		3,722	403
	Retail - Secured on real estate property - Of Which:	505	22	505	448	49	6	487	18	487	256	32	5
NETHERLANDS	Retail - Secured on real estate property - Of Which:	134,466	3,371	*******	24,256	3,922	416	133,081	3,157	*******	23,564	3,690	398
	Retail - Oualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	18,873	730	14,190	7,363	1,890	348	18,704	739	13,997	7,161	1,866	374
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMF		454	7.113	4.195	1.167	236	7.519	468 271	7.084	4.046	1.154	263
	Retail - Other Retail - Or Which: hon-sME Fourity	11.319	275	7.077	3.168	722	113	11.185		6.913	3.115	711	111
	Eauty Securitisation	3.625	0	3.025	8.965	0	0	2.293	0	2.293	5.047	0	• •
	Other non credit-obligation assets												
	Uther non credit-obligation assets												1
	TRE Total exported before taking into account any effect due to credit conversion factors or credit risk miti-												

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisi
	Central banks and central governments	37.195	0	26.661	0	0	0	32.003	0	21.410	72	0	0
	Institutions	17.514	0	9.446	924	0	0	19.337	0	10.185	720	0	0
	Corporates	9.807	76	6.174	2.339	76	37	11.008	58	7.304	2.683	75	16
	Corporates - Of Which: Specialised Lending	1.278	22	1.107	316	0	23	1.112	4	939	274	7	1
	Corporates - Of Which: SME	27	9	20	30	27	3	411	8	275	81	23	3
	Retail	74.324	910	72.779	19.697	787	545	76.411	905	74.091	19.864	815	566
	Retail - Secured on real estate property	66.066	746	64.984	15.526	781	380	67.517	731	65.674	15.384	810	386
	Retail - Secured on real estate property - Of Which:	3	0	3	0	0	0	3	0	3	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which:	66,063	746	64,980	15,526	781	380	67,514	731	65,671	15,384	810	386
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8.258	164	7.796	4.171	5	166	8.894	173	8.417	4.480	5	179
	Retail - Other Retail - Of Which: SME	39	2	20	12	1	0	44	2	25	13	1	0
	Retail - Other Retail - Of Which: non-SME	8,218	162	7,776	4,159	4	165	8,850	171	8,392	4,467	4	179
	Equity	4	0	4	7	0	0	4	0	4	7	0	0
	Securitisation												
	Other non credit-obligation assets											4	4
	IRB Total												

								IRB Ap	proach					
					As of 31	/12/2014					As of 3	0/06/2015		
			Original I	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value [*]		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments		21.653	0	13.773	140	0	0	21.607	0	17.583	143	0	0
	Institutions		10.614	0	8.895	1.566	0	1	9.902	0	8.206	1.635	0	1
	Corporates		45,001	1,112	32,746	13,002	900	385	45,606	1,191	33,450	13,642	1,176	370
	Corporates - Of Which: Specialised Lending		3.878	23	3.399	1.477	23	13	3.591	23	3.336	1.496	22	12
	Corporates - Of Which: SME		20.049	861	16.300	5.633	656	285	20.342	924	16.860	5.845	903	277
	Retail		43.425	1.291	41.820	8.478	1.625	264	44.239	1.460	42.922	8.017	1.763	259
	Retail - Secured on real estate property		32,255	887	32,255	4,936	1,072	75	33,289	1,065	33,288	4,981	1,301	87
BELGIUM	Retail - Secured on real estate prop Retail - Secured on real estate prop		3,915	140	3,915	490	121	13	4,072	159	4,072	572	137	16
BELGIUM	Retail - Secured on real estate prop Retail - Qualifying Revolving	erty - Of Which:	28,340	747	28,339	4,446	950	62	29,217	906	29,217	4,409	1,165	71
	Retail - Oualitving Revolving Retail - Other Retail		0 11.170	404	9,565	3.542	553	189	0	396	0 9.634	3.036	462	0 172
	Retail - Other Retail - Of Which: Sh													
	Retail - Other Retail - Of Which: on Retail - Other Retail - Of Which: on		6.568 4.602	274	5.744 3.821	1.615	234 319	124 65	6.552	264 131	6.012 3.621	1.600	210	112 61
	Retail - Other Retail - Or Which: no Equity	IPSPIE -	4.602	06.1	3.821	1.927	319	65	4.399	131	3.621	1.437	252	61
	Securitisation		80	0	86	183	0	0	104	0	104	223	U	0
	Other non credit-obligation assets													
	IRB Total													
Crisinal exposure unlike Exposure value, ir repo	ted before taking into account any effect due to credit conversion facto	er or credit rick mitig	tion techniquer (e	a substitution of	Mactr)					1			1	

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original E	xposure ¹	Exposure	Risk expos	ire amount	Value adjustments	Original I	xposure ¹	Exposure	Risk expo	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	3.386	0	3.166	0	0	0	2.870	0	2.775	0	0	0
	Institutions	16,018	0	11,821	2,371	0	0	16,487	0	12,002	2,245	0	0
	Corporates	31.611	277	22.846	9.706	497	59	35.301	290	25.156	11.348	523	74
	Corporates - Of Which: Specialised Lending	9.262	104	7.117	2.188	122	24	11.604	92	8.344	2.898	137	34
	Corporates - Of Which: SME	443	13	372	160	46	0	269	13	239	85	3	2
	Retail	138	2	118	28	3	0	141	2	123	35	3	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	99		98	18	2	0	103	2	103	26	2	0
UNITED STATES	Retail - Secured on real estate property - Or Which: Retail - Secured on real estate property - Of Which:	8 90	0	8 90	1	0	0	9 95	0	9	11 15	0	0
UNITED STATES	Retail - Qualifying Revolving	90	0	90	17	2	0	95	2	99	15	2	0
	Retail - Other Retail	40	0	19	10	1	0	38	0	19	0	0	0
	Retail - Other Retail - Of Which: SMF	26	0	13	10		0	24	0	13	3	0	0
	Retail - Other Retail - Of Which: nm-SMF	14	0	13	2	1	0	14	0	13	2	0	0
	Equity	469	0	469	1.130	ò	ő	253	ő	253	647	0	0
	Securitisation		-			-	-		-			-	
	Other non credit-obligation assets												
	IBB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original I	xposure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value"		Of which: defaulted	and provisions
	Central banks and central governments	5.292	0	4.434	0	0	0	4.802	0	3.775	0	0	0
	Institutions	6.628	0	2.192	289	0	0	6.254	0	1.428	192	0	0
	Corporates	2.117	0	2.116	486	0	0	2.363	0	2.338	592	0	1
	Corporates - Of Which: Specialised Lending	1.543	0	1.543	329	0	0	1.737	0	1.712	428	0	1
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail	29.282	184	29.472	2.473	230	7	28.536	148	28.726	2.332	183	7
	Retail - Secured on real estate property	29.278	184	29.470	2.472	229	/	28.533	147	28.724	2.331	183	/
AUSTRALIA	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0 229	0 7	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Ur Which: Retail - Qualifying Revolving	29,278	184	29,469	2,472	229	7	28,533	147	28,724	2,331	183	7
	Retail - Oualirvind Revolvind Retail - Other Retail	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	1	0	2	1	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	2	0	2	0	0	0
	Equity	3	0	2	0	0	0	3	0	2	0	0	0
	Securitisation Other non credit-obligation assets	Ŭ	5		Ŭ		Ů	Ŭ					
	Other non-credit-obligation assets TRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provision
	Central banks and central governments	2.119	0	1.297	0	0	0	1.446	0	626	0	0	0
	Institutions	26,155	0	20,811	2,360	1	0	29,075	0	24,296	2,414	1	0
	Corporates	13.166	297	9.486	3.625	262	92	15.376	286	10.709	3.968	128	136
	Corporates - Of Which: Specialised Lending	6.787	171	4.904	1.089	135	16	7.473	145	5.193	1.341	118	1
	Corporates - Of Which: SME	175	1	107	35	0	0	66	0	24	2	0	0
	Retail	365	30	315	45	5	25	300	4	266	49	13	1
	Retail - Secured on real estate property	116	1	116	18	2	0	113	2	113	18	2	0
UNITED VENCERON	Retail - Secured on real estate property - Of Which:	3	0	3	0	0	0	2	0	2	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which:	113	1	113	18	2	0	111	1	111	17	1	0
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	249	29	200	27	3	25	187	3	153	31	11	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	107	0	85	20	0	0	60	0	52	16	0	0
		143	29	115	7	3	25	127	2	101 44	15	11	0
	Equity Securitisation	33	0	33	62	0	0	44	0	44	92	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk milio												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	88	0	88	19	0	0	85	0	85	19	0	0
	Institutions	2.525	0	1.567	856	0	0	2.859	0	1.738	946	0	0
	Corporates	1.411	0	1.346	482	0	1	1.879	0	1.782	671	0	0
	Corporates - Of Which: Specialised Lending	424	0	378	121	0	0	373	0	354	108	0	0
	Corporates - Of Which: SME	50	0	50	12	0	0	103	0	103	28	0	0
	Retail	19	1	19	3	1		24	1	23	8	1	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	5	1	5	1	1	0	7	1	7	2	1	0
TURKEY	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	5	0	0	0	0	0	2	1	2	0	0	0
TURKET	Retail - Qualifying Revolving	0	0	0	0	ô	0	6	0	ó	2	0	0
	Retail - Other Retail	14	0	14	2	0	ő	17	ő	17	6	0	0
	Retail - Other Retail - Of Which: SME	13	0	13	1	ő	ŏ	16	ő	16	5	0	ő
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	ō
	Equity	2	ō	2	4	ō	ō	2	ō	2	4	ō	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach						
			As of 31	/12/2014					As of 3	0/06/2015			
	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expos	ure amount	Value adjustments	
(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value"		Of which: defaulted	and provisions	
Central banks and central governments	8,381	0	6,581	1,216	0	0	8,859	0	6,971	1,321	0	0	
	2.826	0	2.011	679	0	0	2.453	0	1.786	584	0	0	
												191	
												2	
		107		1,121						1,445	112	60	
		0		4				0		6	0	0	
		0	14	3				0	14	3	0	0	
	9	0	9	2		0	9	0	9	2	0	0	
	5	0	5	1		0	5	0	5	1	0	0	
	0	0	2	0		0	7	0	6	2	0	0	
Retail - Other Retail - Of Which: SMF	2	0	2	1		0	ś	0	5	2	0	0	
Retail - Other Retail - Of Which: pro-SMF	1	0	1	1	ő	ő	1	ő	1	1	0	0	
Equity	3	0	3	8	ő	ő	3	0	3	8	0	0	
Securitisation	1		-	Ū	Ů	, , , , , , , , , , , , , , , , , , ,	1	Ů		Ŭ	Ů		
IRB Total												<u> </u>	
	Centrol banks and central governments Institutions Corporates Corporates - Of Which, Specalased Lending Corporates - Of Which, SHE Retail - Scored on rule state property - Of Which: Retail - Scored on rule state property - Of Which: Retail - Charling Retail - Of Which: Retail - Ober Retail I - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Other non-cedit-obligation assets	(init Bit, %i) Central banks and central governments Institutions Corporate-Of Which Specialized Lending Corporate-Of Which Specialized Lending Retail Retail Securit of an ead scalar property -Of Which: Retail - Other Retail - Othe	(millife, %) (millife, %) (millife, %) Central banks and central governments 3,311 0 Institutions 2,826 0 Corporates - Of Which: Specialized Lending 1,275 36 Corporates - Of Which: Specialized Lending 1,223 1,275 Retail Securities on real estate property 14 0 Retail - Secured on real estate property 14 0 0 Retail - Control estate property 14 0 0 0 Retail - Control estate property 64 0 0 0 0 0 Retail - Other Retail Office nor. SME 1 0	(mi Bit, %) (mi Bit, %) Central banks and central governments Institutions Computers Institutions Components - Of Which: Specialized Lending Components - Of Which: Specialized Lending Components - Of Which: Specialized Lending Retail Retail - Secured on real estate property Retail - Other Retail - Other Retai	Central banks and central governments B,381 O 6,591 1,216 Contral banks and central governments 2,821 0 2,011 6,76 1,216 Inretructions 2,821 0 2,011 6,76 1,216 6,581 1,216 Corporate: - Of Whith: SME 1,142 7,6 1,459 5,51 5,51 1,217 4 Corporate: - Of Whith: SME 2,803 1,07 2,351 1,217 4 Retail Retail - Scored on real scalar preserver, Of Whith: SME 0 0 1 3 0 1 1 4 0 1 3 0 1 1 8 1 1 1 3 0 1 1 1 1 1 3 0 1 <	Central banks and central governments 5,81 Constraints Filsk exposure 3 mount Central banks and central governments 5,84 0 6,551 1,21.6 0 Institutions 2,826 0 2,011 6,79 0 0 Composition 1,425 0 0,419 4,621 22.9 0 2,011 6,79 0 Composition 1,425 0 0,419 4,621 22.9 0 2,011 6,79 0	Second of all second of	Vertical Spectrum ¹ Vertical Spectrum Vertical Spec	Section of the s	Lest of 31/12/2014 Joint Colspan="2">Joint Colspan="2">Joint Colspan="2" Joint Colspan="2" <th coint="" j<="" td=""><td>As of 31/12/2014 Superstrip Contrast Superstrip Contrasupersuperstrip Contrasupers</td><td>As of 31/12/2014 Suppose of 31/12/2014 As of 31/12/2014</td></th>	<td>As of 31/12/2014 Superstrip Contrast Superstrip Contrasupersuperstrip Contrasupers</td> <td>As of 31/12/2014 Suppose of 31/12/2014 As of 31/12/2014</td>	As of 31/12/2014 Superstrip Contrast Superstrip Contrasupersuperstrip Contrasupers	As of 31/12/2014 Suppose of 31/12/2014 As of 31/12/2014

								IRB Ap	proach					
					As of 31	/12/2014					As of 3	0/06/2015		
			Original I	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		banks and central governments	5,844	0	5,157	0	0	0	5,843	0	5,183	0	0	0
	Instituti		8.827	0	6.269	845	0	0	8.837	0	6.264	824	0	0
	Corporat		12.209	76	8.830	3.946	210	17	14.204	69	10.293	4.567	135	22
		Corporates - Of Which: Specialised Lending	3.395	40	3.266	1.142	119	3	4.122	34	3.961	1.312	44	3
			291	3	236	84	1	2	102	3	83	24	1	2
	Retail	Retail - Secured on real estate property	592	38	516	241	56	4	491	53	454	228	100	6
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	355 54	33	355	153	47 13	2	354 52	40	353 52	158 30	57 15	2
FRANCE		Retail - Secured on real estate property - Or Which: Retail - Secured on real estate property - Of Which:	302	25	301	123	34	0	302	10	302	127	15	0
FRANCE		Retail - Secured on real estate property - Or Which: Retail - Qualifying Revolving	302	25	301	123	34	0	302	30	302	127	41	0
		Retail - Other Retail	237	6	161	88	9	0	137	13	101	71	44	4
		Retail - Other Retail - Of Which: SME	175	2	101	64	2	2	76	10	55	53	40	2
		Retail - Other Retail - Of Which: non-SME	62	2	47	24	7	1	61		46	17		1
	Equity	Neter One Neter Or Miler, Net She	28	0	28	54	, ,		39	0	39	74	0	
	Securitis	sation	10		10	21	, in the second s						, in the second s	
		on credit-obligation assets												
	IRB Tota													

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	2.160	0	2.031	740	0	0	2.430	0	2.371	807	0	0
	Institutions	7.507	20	7.288	1.137	76	1	6.106	17	5.882	837	68	0
	Corporates	6.558	1.351	5.470	4.257	1.798	508	6.839	942	5.490	4.013	1.206	401
	Corporates - Of Which: Specialised Lending	3,428	1,201	3,236	2,851	1,723	449	3,151	798	2,911	2,400	1,098	347
	Corporates - Of Which: SME	224	3	151	63	3	0	152	3	118	90	3	0
	Retail Retail - Secured on real estate property	9.733	84 82	9.719	1.056	169	21 20	10.023	97	10.012	969 952	194	20
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	9.692	82	9.691 24	1.039	159	20	9.989	95	9.988 21	952	185	19 2
SPAIN	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:		4			1						184	
SPAIN	Retail - Secured on real estate property - Or Which: Retail - Qualifying Revolving	9,668	78	9,668	1,028	159	18	9,968	91	9,967	945	184	17
	Retail - Other Retail	40	0	28	17	10	0	34	2	24	17	10	0
	Retail - Other Retail - Of Which: SMF	24	2	18	14	10	1	21	2	16	14	10	1
	Retail - Other Retail - Of Which: SME	16	0	10	4	1	0	13	0	10	3	0	0
	Equity	7	0	7	15	ò	ő	9	ő	9	22	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO)SITIONS (gross e ereign debt to oth	exposures (long)) net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIN	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fa value through profit&loss) banking book		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 51 217 471 1.084 2.079 8 3,910	0 0 0 0 0 0 0	0 51 217 471 1.062 2.062 -117 3,747	0 51 214 460 1.055 1.879 0 3,658	0 0 0 0 0 0 0 0 0	0 0 3 11 7 183 -117 89	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 1 0 29 0 31	0 0 0 -1 0 -1
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	687 3.285 1.623 1.645 2.257 3.089 2.518 15,103	68 2.233 148 49 123 817 2,269 5,707	676 3.285 1.623 1.645 2,202 3,033 2,406 14,871	464 401 1.396 1.565 2,004 2,222 205 8,255	0 0 0 0 0 0 0	145 652 79 31 75 -6 -68 909	28 66 44 234 229 2,460 2,388 5,448	0 0 1 3 20 207 410 642	415 0 54 35 73 1,419 151 2,146	0 -4 -1 -67 -2 -75	5 10 13 9 5 2 0 44	0 0 0 0 0 0 0 1	7 12 20 13 5 4 0 61	0 0 0 0 0 0 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	32 25 31 6 0 0 0 93		32 25 31 5 0 0 0 92	18 25 31 6 0 0 0 79		13 0 -1 0 0 0 12			000000000000000000000000000000000000000		0 8 0 4 0 0	000000000000000000000000000000000000000	0 39 0 0 0 0 39	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	29 102 472 47 13 18 12	000000000000000000000000000000000000000	29 102 472 47 13 17 12	29 99 467 43 0 0 0		0 3 5 4 13 17 12	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 4 0 0 0 0		0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	692 0 1 0 0 0 0 0	0 0 0 0 0 0 0	691 0 1 0 0 0 0 0	637 0 0 0 0 0 0 0	0 0 0 0 0 0 0	54 0 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		1 0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Finland	0 0 13 1 1.301 807 2,149	0 0 0 0 0 0 0 0 0	0 26 0 13 1 1.245 800 2,086	0 0 26 0 0 0 1.290 794 2,109	0 0 0 0 0 0 0	0 1 0 13 1 -45 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	2,149 86 1.042 252 546 1.567 2.283 2,339 8,114	0 0 3 0 0 0 0	2,086 86 1.039 242 505 1.298 2.032 1,298 6,500	2,109 0 191 446 1.366 2.160 1,220 5,383	0 0 0 0 0 0 0 0	-23 86 1.039 47 58 -68 -128 78 1,114	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 21 4 57 342 70 0 493	0 0 0 0 1 3 0	1 0 21 5 229 138 41 114 548	0 0 -6 -2 -167 -177



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC positions of sov	OSITIONS (gross e ereign debt to oth	exposures (long) ler counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	4.177 1.826 1.956 1.078 3.735 13,199 1.515 27,487	3.139 0 120 0 785 1,160 0 5,204	4.155 1.794 1,856 1,053 3,394 12,749 604 25,605	841 505 1,194 693 2,528 11,754 98 17,613	0 0 0 0 0 0 0 0	175 1.289 542 360 81 -165 506 2,788	0 110 1,685 70 2,310 677 785 5,637	0 2 4 11 99 149 266	0 2.725 300 0 550 4.152 318 8,045	0 -7 -19 0 -85 -424 -160 - 696	0 0 229 5 37 7 278	0 0 232 0 48 12 291	5 0 1 529 5 141 428 1,108	-8 0 0 -564 0 -183 -666 -1,421
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	5 13 21 0 8 0 0 0 47	0 0 1 0 0 0 1	9 19 21 4 4 0 0 57	0 0 0 0 0 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[3Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	52 119 1 99 0 18 2 292	0 0 0 0 0 0 0 0	52 119 1 99 -4 9 2 278	51 118 0 0 0 0 0 0 0 169	0 0 0 0 0 0 0 0	2 1 1 99 -4 9 2 109	2 0 487 0 0 0 489	0 0 64 0 0 0 64	0 0 340 0 1,044 0 1,384	0 0 -21 0 -126 0 -147	0 4 45 8 0 0 0 0 58	0 0 0 0 0 0 0 0	0 4 69 0 8 0 0 82	0 0 0 0 0 0 -1
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Ireland	22 5 0 2 2 3 0 35	0 0 0 0 0 0 0	22 5 0 2 2 1 0 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	22 5 0 2 2 1 0 33	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	1,078 763 337 520 1.361 446 452 4,958	11 3 6 5 23 90 140	1,078 741 308 493 1.199 222 303 4,346	688 452 271 467 1.166 223 176 3,443	0 0 0 0 0 0 0 0 0	379 287 34 20 29 -24 37 763	0 0 1.000 0 1,000	0 0 0 34 0 0 34	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 21 41 0 0 62	0 0 23 0 0 23	4 0 41 0 16 62	0 0 0 0 -21 -22
[0 - 3M [[3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia	0 0 0 0 1 0 1	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania	7 0 2 0 0 0	0 0 0 0 0 0 0 0	7 0 2 0 -1 -1 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	7 0 2 0 -1 -1 8		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 0 4	0 0 0 0 0 0 0 0	0 0 4 0 4 0 0 8	0 0 0 0 0 0 0 0 0
IOtal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more Total	Luxembourg	37 167 33 121 120 231 11 721	0 12 1 1 3 0 1 17	37 134 31 106 99 116 10 533	0 0 0 48 198 0 246	0 0 0 0 0 0 0 0	37 122 31 105 48 -82 9 270	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)	·	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	350 786 621 1,121 1.362 7.890 551 12,681	0 11 15 24 15 0 12 78	350 786 621 1,065 1.251 7.706 85 11,864	100 396 127 653 1.160 7.162 0 9,599	0 0 0 0 0 0 0	250 379 478 388 75 543 73 2,187	1,894 4,494 6,041 5,179 4,838 10,004 252 32,702	46 146 341 327 463 517 100 1,939	3,580 3,250 5,641 3,950 5,217 12.863 5,466 39,967	-13 -127 -106 -157 -522 -1.952 -2.808 -5,684	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	13 764 143 767 1.877 2.097 12 5,672	1 25 24 51 112 387 10 609	13 733 88 745 1.807 2.065 9 5,460	10 730 64 713 1.539 1.682 0 4,738	0 0 0 0 0 0	1 -22 1 -19 156 -3 -1 113	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 8 4 0 0 0 13	0 0 0 0 0 0	0 8 4 0 0 21	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tota]	Portugal	0 0 187 0 0 0 3 191	0 0 0 0 0 0 0	0 187 0 -6 3 185	0 0 187 0 0 0 0 187	0 0 0 0 0 0 0	0 0 0 -6 3 -2	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	1 155 427 132 194 91 0 999	0 0 1 0 14 50 0 65	1 147 427 96 181 83 -2 933	0 131 175 96 136 13 0 551	0 0 15 36 28 0 0 79	1 15 236 -36 3 21 -2 238				0 0 0 0 0 0 0 0	0 8 4 0 0 0		0 4 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 0 53 68 0 8 0 129	0 0 0 0 0 0 0	0 53 68 0 8 0 129	0 0 53 67 0 6 0 126	0 0 0 0 0 0 0 0	0 0 1 0 2 0 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 4 8 0 0 0 0 0 12	0 0 0 0 0 0 0 0	12 0 4 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 0 0	0 0 -1 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 -1 0 0 0								0 0 0 0 0 0 0
1041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[3Y - 5Y [[1Y - more Total	Spain	18 88 9 519 824 566 5	0 5 0 0 20 0 25	18 77 8 508 814 560 1	0 11 0 502 500 524 0 1,537		18 61 8 6 -1 15 1		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0					
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	2,030 38 0 164 233 0 0 435	25 0 0 0 0 0 0 0 0	1,986 38 0 164 231 0 0 433	1,537 0 0 164 231 0 0 395	U 0 0 0 0 0 0 0	109 38 0 0 0 0 0 0 38	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	U 0 0 0 0 0 0 0	1 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0 0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DIF EXPOSURES (a	RECT LONG		ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p (:	rovisions) 1)		is a maturit (y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	1 2 3 2 0 1 0 8	1 2 3 0 1 0 8	1 2 3 2 0 1 0 8	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	578 1.373 667 222 721 1.073 0 4,634	284 203 0 0 0 0 0 487	578 1.373 664 222 721 1.073 0 4,631	294 1.170 667 222 721 1,073 0 4,147	0 0 0 0 0 0 0	0 -3 0 0 0 0 -3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	1 0 0 0 83 0 85	0 0 0 0 0 0 0	1 0 0 0 83 0 84	0 0 0 0 69 0 69	0 0 0 0 0 0 0	1 0 0 0 14 0 16	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	0 0 0 6 0 6	0 0 0 0 0 0	0 0 0 6 0 0 6		0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 6					0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	69 0 0 0 0 0 0 69		69 0 0 0 0 0 0 0 0 0 0 0 0 0	69 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 478 0 0 4 78	0 0 0 5 0 0 5	8 0 0 92 0 7 7	0 0 0 -11 -10 -11
10-3M / [3M - 1Y / [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	618 206 436 824 817 5 131 3,038	0 0 0 0 0 0 0	618 175 344 819 736 -34 129 2,788	618 206 412 820 817 1 0 2,875	0 0 0 0 0 0 0 0	0 -31 -68 -1 -81 -37 -2 -219	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	478 0 0 0 70 86 3 159	0 0 0 0 103 4 106	0 0 0 70 45 69 183	-11 0 0 0 0 -6 -91 -97



Sovereign Exposure

ING Groep N.V.

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (a	RECT LONG	NET DIRECT Pe positions of sov	OSITIONS (gross e vereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
			provisions) 1)		is a maturil (ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valı	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	120 54 0 80 7 0 0 261	0 0 0 0 0 0 0	120 54 0 80 7 0 0 261	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	120 54 0 80 7 0 0 261	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	8 25 58 70 765 5 0 930	0 0 1 1 10 0 0 13	8 82 78 41 805 0 0 1,015	0 0 -1 -1 -8 0 0 -10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	642 698 55 47 44 18 11 1,515	0 0 0 0 0 0 0 0	642 698 55 47 44 18 11 1,515	0 0 0 0 0 0 0 0		641 698 55 47 44 18 11 1,514	1,002 337 0 0 0 0 1,339	25 21 0 0 0 0 0 46	1,497 12 0 0 0 0 0 1,509	-21 0 0 0 0 0 -22	12 25 182 226 943 235 0 1,623	0 2 5 23 3 0 32	41 53 95 161 805 235 15 1,405	0 0 -2 -3 -216 -5 -18 -18 -244
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	93 65 84 350 248 504 2 2 1,346	0 65 22 0 193 38 0 318	2/3/23 93 65 84 350 247 501 2 2 1.342	0 0 61 349 53 464 0 927	92 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 1 2 1 -1 5					169 95 56 84 147 41 0 592	27 27 1 1 5 2 0 63	170 102 87 37 103 0 0 498	-41 -42 -3 0 -3 0 -3 0 -3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6 6				0 0 0 0 0 0 0 0		8 17 16 97 4 0 0 143	0 0 1 0 0 0 0	8 25 90 0 0	
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	44 93 51 81 36 63 1 370	0 0 3 15 62 0 80	44 92 51 81 35 60 1 364		42 36 29 76 20 0 0 204	2 55 22 -1 -2 1 80	7 0 0 0 0 0 0 0 7		0 0 0 0 0 0 0		143 135 461 1,606 582 347 72 0 3,204	2 0 1 5 5 2 0 27	131 135 464 1,543 648 341 64 0 0 3,195	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 93 0 94	0 0 0 93 0 94	0 0 0 93 93 94	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 8 0 1 0 0 0 9	0 0 0 0 0 0 0	0 0 8 0 1 0 0 0 9	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	157 95 132 156 199 1,202 8 1,948	1 0 19 70 122 90 0 301	157 95 132 156 193 1,185 -19 1,897	0 17 28 13 0 0 0 59	0 38 1 27 0 0 0 0 66	29 40 30 45 2 15 -19 142	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	62 327 653 467 1.020 99 0 2,629	0 4 19 32 109 6 0 171	52 347 504 265 541 54 0 1,763	0 -3 -15 -10 -48 -1 0 -77

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PC	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Austria	50 0 672 227 812 1.897 313 3,971	0 0 0 0 0 0 0	50 0 650 227 811 1.895 202 3,836	50 0 643 224 811 1.828 201 3,757	0 0 0 0 0 0 0 0	0 8 3 0 67 1 79	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 22 0 0 24	0 0 0 -1 0 0 -1
I 0 - 3M I 3M - 1Y I 3M - 1Y I 1Y - 2Y I 2Y - 3Y I 3Y - 5Y I SY - 10Y I 10Y - more Total 10	Belgium	885 4.301 2.237 1.792 1.044 3.201 2.786 16,246	267 3.121 30 45 140 716 2,483 6,800	885 4.301 2.178 1.183 858 2,706 2,655 14,766	393 336 2.028 1.151 770 2.079 198 6,955	0 0 0 0 0 0 0 0	225 843 121 -12 -51 -88 -26 1,011	0 100 118 245 211 1,127 2,384 4,186	0 1 8 10 111 298 429	0 33 24 181 25 918 217 1,397	0 -7 -1 -1 -1 -1 -1 -3 -3 -55	0 20 13 4 4 130 0 170	0 0 0 1 160 0 161	0 9 24 4 4 2 0 41	0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	13 52 0 2 0 0 0 67		13 52 0 1 0 0 0 67	13 52 0 2 0 0 0 0 67	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		5 0 0 0 0 0 5	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus		0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	80 136 461 44 49 6 3 780		80 136 461 44 49 6 3 780	11 136 456 43 46 0 0 693		69 0 5 1 3 6 3 87				0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Estonia					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0
100a [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	26 0 1 3 1.326 771 2,128		26 0 1 3 1.324 725 2,080	25 0 0 0 1.261 770 2,056		0 0 1 3 63 -45 23		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	2,128 481 770 1.132 251 1.626 1.678 1.531 7,468	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,080 481 770 1.129 153 1.587 1.616 717 6,454	2,056 0 628 251 1.584 1.623 1,162 5,247	0 0 0 0 0 0 0	23 481 770 499 -97 3 -6 -445 1,204			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 22 4 0 567 13 63 268 937	0 0 1 2 391 394	0 22 5 0 262 3 45 0 336	0 0 0 -7 0 -2 0



	(min EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross e rereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	4.778 1.347 1,915 2,153 2,322 7,772 557 20,844	4.145 87 727 719 229 0 0 5,907	4.765 1.306 1,740 2,123 2,276 7,439 251 19,901	64 712 1,003 1,251 2,018 7,523 0 12,572	0 0 0 0 0 0 0 0	556 507 10 153 30 -84 251 1,423	162 631 1,750 70 2,310 1,215 770 6,908	5 9 4 2 9 118 112 258	2.576 515 360 100 1,896 3,758 448 9,653	-3 -11 -20 -9 -173 -201 -151 -568	0 0 22 333 0 65 43 463	0 0 365 0 84 65 513	0 0 28 0 20 274 323	0 0 0 -26 -443 -469
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	6 0 22 0 9 0 0 0 38	0 0 1 0 0 1	0 0 27 0 4 9 0 40	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	340 119 4 121 53 10 0 647	0 0 0 0 0 0 0	340 119 3 120 45 -9 0 617	205 87 0 0 0 0 0 292	0 0 0 0 0 0	135 33 3 120 45 -9 0 325	7 0 487 0 0 0 0 494	0 23 0 0 0 0 23	0 0 340 0 200 844 0 1,384	0 0 -21 0 -33 -197 0 -251	4 31 9 9 0 0 58	0 0 0 0 0 0 0	4 38 58 0 9 4 0 114	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 15 0 4 4 1 1 25	0 0 0 0 0 0 0 0	0 15 0 4 4 0 0 23	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 15 0 4 4 0 0 23	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	219 1,783 442 727 789 227 485 4.673	10 2 5 1 5 21 89 133	219 1,757 423 714 731 149 91 4.085	200 1,065 313 703 722 169 0 3,171	0 0 0 0 0 0 0 0	9 691 105 9 5 -41 2 780	0 0 1.000 0 0 1.000	0 0 0 27 0 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 45 0 3 47	0 0 0 0 0 4 4	0 0 101 0 0 0 101	0 0 -63 0 0 -63
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0 0	2 0 0 -3 0 1 1 -1	0 0 0 0 0 0 0 0 0		2 0 0 -3 0 1 1 -1		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 0 4	0 0 0 0 0 0 0 0 0	0 0 4 4 4 4 4 0 18	0 0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	2 121 118 15 4 101 241 6 606	0 0 11 1 2 0 1 15	-1 118 112 -60 -8 78 172 2 414	0 0 0 45 193 0 238		-1 118 101 -61 -9 31 -21 1 161		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	18 0 0 0 0 0 0 0	U 0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross ereign debt to ot	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	f balance sheet)
		gross of p			is a maturi	ity matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	509 460 836 800 1.314 7.236 1.210 12,365	15 19 1 15 11 0 8 68	509 460 799 713 1.307 7.060 196 11,045	45 0 386 383 1.150 7.021 0 8,985	0 0 0 0 0 0 0	449 442 412 314 147 39 188 1,991	3,807 7,396 4,393 5,886 6,402 7,047 252 35,183	71 156 205 384 312 261 81 1,470	2,019 4,641 5,761 2,405 5.367 12,960 5,416 38,569	-65 -90 -97 -308 -486 -1.391 -2.337 -4,775	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	154 482 698 619 2.543 2.395 81 6,972	4 56 356 505 710 81 1,758	154 482 684 619 2.492 2.358 74 6,863	85 311 625 233 1.916 1.659 0 4,828	0 0 0 0 0 0 0 0	65 115 13 31 71 -10 -8 277	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 13 0 0 4 0 18	0 0 0 0 0 0 0	9 9 4 0 125 0 148	0 0 0 -2 0 -2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 2 0 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	15 256 207 127 181 66 6 858	10 0 0 13 50 0 73	15 256 205 117 142 51 6 792	0 123 93 97 167 0 0 480	0 17 50 13 0 0 5 85	5 116 61 7 -37 1 1 1 154	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 13 0 0 0 0 13	0 0 0 0 0 0 0	0 4 0 0 0 0 4	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 8 120 0 6 0 0 134	0 0 0 0 0 0	0 8 120 6 0 0 134	0 8 120 6 0 0 134	000000000000000000000000000000000000000			000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 9 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0 0 0	000000000000000000000000000000000000000
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0
10tal [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 15 260 413 879 327 524 8 2,426	2 0 0 17 0 0 20	0 15 260 13 0 159 509 5 5 961	0 11 0 0 145 497 0 654		1 260 13 0 -3 11 5 287		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000
10tal [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	2,426 0 0 181 230 0 0 412		0 0 179 230 0 410	0 0 0 179 230 0 410						0 0 0 0 0 0 0 0				000000000000000000000000000000000000000



	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross e rereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIGN	EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with positiv	e fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value Fair	-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	1 169 1 1 0 1 1 12 184	1 2 1 1 0 1 0 5	1 169 1 1 1 0 1 12 184	0 0 0 0 0 0 12 12	0 0 0 0 0 0 0	0 167 0 0 0 0 0 0 167	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein		0 0 0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway											0 0 0 0 0 0 0 0 0 0			
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	280 1.154 180 357 220 867 0 3,059	121 34 0 0 0 0 0 155	280 1.154 180 357 220 867 0 3,059	160 1.120 180 357 220 867 0 2,904	0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	3,039 0 0 16 267 0 283		3,039 0 0 0 14 267 0 281	2,904 0 0 0 0 261 0 261		0 0 0 14 6 0 20						000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	0 0 0 0 0 0 0 0 0 0												0 9 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan	73 0 0 0 0 0 0	0 0 0 0 0 0	73 0 0 0 0 0 0 0	73 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 103 255 72 0	0 0 2 6 1 0	0 0 100 233 0 0	0 0 -1 -2 0 0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	73 0 928 446 1,116 65 2 2 2,557	0 0 0 0 0 0 0 0 0 0	73 0 -9 807 356 1,033 -29 2 2 2,161	73 0 898 446 1,115 1 0 2,461	0 0 0 0 0 0 0 0 0	0 -9 -91 -90 -82 -300 -300	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	430 0 0 70 9 25 104	9 0 0 0 11 32 42	332 0 0 74 40 5 0 119	-3 0 0 -5 0 -6 0 -11



	(mln EUR)							30/06/2015	015							
		EXPOSURES (a	GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of ca EXPOSURES (accounting value positions of sovereign debt to other counterpaties only wh			net of cash short only where there	DIRE	INDIRECT SOVE	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		gross of provisions) (1)			is a maturit (ty matching) (1)		Derivatives with p	positive fair value	Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	86 360 0 0 3 0 450	0 0 0 0 0 0 0	86 360 0 0 3 0 450	0 0 0 0 0 0 0	0 0 0 0 0 0 0	86 360 0 0 3 0 450	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	27 0 85 139 978 136 0 1,365	0 0 1 2 11 1 0 15	22 0 85 121 955 70 0 1,253	0 -1 -1 -9 -2 0 -12	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	587 483 34 58 59 21 8 1,250	0 0 0 0 0 0	587 483 34 58 59 20 6 1,247	0 0 0 0 0 0	0 0 0 0 0 0 0	587 483 34 58 59 20 6 1,247	3,196 46 0 0 0 0 3,242	53 0 0 0 0 0 53	1,056 10 0 0 0 0 0 1,066	-20 0 0 0 0 0 - 20	18 99 241 1.425 309 0 2,181	0 0 1 4 31 6 0 43	22 59 63 313 935 385 16 1,793	0 -1 -6 -207 -10 -20 -24	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	0 130 74 394 312 311 6 1,228	0 97 13 153 30 0 306	0 130 74 394 300 306 6 1,211	0 33 57 374 156 279 0 899	0 0 0 0 0 0 0 0 0	0 1 4 7 -9 -3 6	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 85 74 67 308 139 0 673	0 1 1 1 14 8 0 25	40 107 67 22 300 36 0 572	-14 -2 0 -14 -2 0 -14 -2 0 -18	
IOUAI [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	1,220 6 0 0 0 0 1 7	0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0 0 0 6	0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	9 9 9 106 5 0 0 137	0 0 2 0 0 0 0	0 18 18 97 0 0 0 133	-10 0 -1 0 0 0 0 -2	
10tal [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	27 44 98 33 39 89 4 333	0 0 7 14 3 60 0 83	27 42 98 16 39 89 3 314	0 0 0 0 0 0 0 0 0	27 22 71 9 19 0 0 148	0 20 21 -6 17 29 3 83		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	112 352 724 206 191 61 0 1,646	2 0 3 4 3 4 4 0 17	133 116 303 775 205 143 52 0 1,594	-2 0 -1 -6 -3 -3 -3 -3 0 -17	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 88 0 89	0 0 0 0 0 88 88 0 0 89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	1,040 9 0 10 0 10 0 19	0 0 0 1 0 0 0 0 0	0 9 0 13 1 0 0 23	-17 0 0 -1 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	5 45 82 212 332 97 36 808	0 8 13 65 103 76 0 266	5 44 82 207 327 89 30 785	5 8 43 107 0 0 0 0 0 163	0 2 18 40 1 0 0 0	0 25 8 -5 223 13 30 295	0 0 67 0 0 0 67	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	117 384 518 231 1.453 464 0 3,167	0 3 11 6 104 43 0 167	179 301 472 172 1.400 61 0 2,585	-1 -1 -2 -11 -5 -102 -2 0 -123	

Notes and definitions
(1) The exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis discose the exposures to interfained and counterparts that for trading' portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (chier than sovereign) on sovereign credit risk (i.e. COS, financial quarantees) booked in all the accounting portfolio (on-eff takines sheet). Irrespective of the denomination and or accounting dassification of the positions the exposures to counterparts (with full or partial government guarantees) booked in all the accounting portfolio (on-eff takines sheet). Irrespective of the denomination and or accounting dassification of the positions the exposures to counterparts (with than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (chier than expos



Information on performing and non-performing exposures

ING Groep N.V.

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount				Accumulated impair changes in fair value provisions	irment, accumulated ue due to credit risk and Collaterals and			Gross carrying	amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and			
	perform past di days an	Of which performing but past due >30	ig but			On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures			days and <=90 days		Of which: defaulted	exposures ²	exposures ³			
Debt securities (including at amortised cost and fair value)	109,223	0	17	17	1	14	0	100,835	0	88	88	1	21	0		
Central banks	1,288	0	0	0	0	0	0	1,509	0	0	0	0	0	0		
General governments	70,506	0	0	0	0	0	0	64,201	0	0	0	0	0	0		
Credit institutions	22,166	0	0	0	0	0	0	20,534	0	0	0	0	0	0		
Other financial corporations	12,358	0	17	17	1	14	0	12,012	0	8	8	1	7	0		
Non-financial corporations	2,904	0	0	0	0	0	0	2,579	0	80	80	0	15	0		
Loans and advances(including at amortised cost and fair value)	541,178	1,898	16,386	16,386	780	5,215	8,889	592,939	1,582	15,778	15,778	789	5,173	8,906		
Central banks	3,105	0	0	0	0	0	0	23,279	0	0	0	0	0	0		
General governments	14,195	8	27	27	1	1	0	18,000	2	20	20	1	1	0		
Credit institutions	29,271	0	522	522	2	4	6	35,033	7	8	8	1	4	2		
Other financial corporations	19,591	274	29	29	2	2	6	25,670	298	32	32	1	4	8		
Non-financial corporations	176,021	665	9,349	9,349	330	3,902	4,285	192,766	534	9,680	9,680	368	3,856	4,599		
Households	298,994	951	6,460	6,460	445	1,306	4,593	298,192	741	6,038	6,038	416	1,308	4,297		
DEBT INSTRUMENTS other than HFT	650,401	1,898	16,403	16,403	780	5,228	8,889	693,774	1,582	15,866	15,866	791	5,194	8,906		
OFF-BALANCE SHEET EXPOSURES	187,628		775	775	0	0	150	192,721		662	662	0	0	138		

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

ING Groep N.V.

			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR, %) Debt securities (including at amortised cost and fair value)	34	0			0	26				0		
Central banks	34 0	0	8	o	0	20	1	1	-	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	34	0	8	8	0	26	1	1	1	0		
Loans and advances (including at amortised cost and fair value)	9,639	5,746	1,595	1,436	6,507	10,632	6,714	1,649	1,617	7,398		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	2	0	0	0	0	8	0	0	0	6		
Credit institutions	4	4	2	2	0	0	0	0	0	0		
Other financial corporations	28	27	3	3	5	27	26	1	1	7		
Non-financial corporations	5,398	3,106	1,278	1,134	2,902	6,067	3,881	1,307	1,287	3,528		
Households	4,207	2,610	312	297	3,600	4,529	2,807	341	329	3,858		
DEBT INSTRUMENTS other than HFT	9,673	5,746	1,603	1,444	6,507	10,658	6,715	1,650	1,618	7,398		
Loan commitments given	158	64	0	0	18	130	57	0	0	19		

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



Leverage ratio

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



Information on collaterals: Mortgage loans

ING Groep N.V.

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	316,155	275,328	316,284	276,082				
of which: Other financial corporations	770	550	688	442				
of which: Non-financial corporations	38,897	38,414	39,574	39,346				
of which: Households	276,488	235,702	276,023	236,261				

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