

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	Yes (dynamic only)

18

New definition of default?

Yes



		_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk exposı	ire amounts								
			A-IR	B	F-	IRB	A-IF	RB	F-I	RB	Stage 1 exposure Sta		Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure Sta	ge z exposure	Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 expo
	Central banks		0		0 0	C	0 0	0	0		0 0	0	0	0	0		0 -
	Central governments		0		0 0	C	0 0	0	0		0 0	0	0	0	0		0 -
	Institutions		80,596	29	2 0	C	10,384	13	0		0 44,363	604		16	7		3 3 40 70 94 33 51
	Corporates		426,010	7,08 1,89	4 C	C	0 126,469 0 30,882	6,999	0		0 217,741 0 81,816	36,461 9,636	6,575	175	405	2,453	53
	Corporates - Of Which: Specialised Lending		103,208			C		869	0		0 81,816	9,636	1,879	35	65	64	ю
	Corporates - Of Which: SME		28,238	1,10		C	11,891	1,536	0		0 19,660	6,487	994	30	73	27	' 0
	Retail		329,925	4,82		C	49,023	11,029	0		0 307,672	17,061	4,784	94	308	604)4
	Retail - Secured on real estate property		302,535	4,00	5 0	C) 36,268) 2,800	7,584	0		0 307,672 0 287,914 0 8,926	14,310	3,994	37	148	284	34
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME		10,955	32	3 C	C		661	0		0 8,926	1,777	319	6	21	3.	33
	Retail - Secured on real estate property - Of Which: non-SME		291,580	3,67	7 C	C	33,468	6,923	0		0 278,988	12,534	3,675	31	128	25	51
	Retail - Qualifying Revolving		0		0 0	C	0 0	0	0		0 0	0	0	0	0		0 -
	Retail - Other Retail		27,389	82	3 0	C) 12,754	3,445	0		0 19,759 0 2,560	2,751		57	160	32	20
	Retail - Other Retail - Of Which: SME		4,040	24	1 C	C	1,636	649	0		0 2,560	765		9	51	8	20 36
	Retail - Other Retail - Of Which: non-SME		23,349	58	3 C	C) 11,119	2,796	0		0 17,199	1,986	576	48	108	234	34
	Equity		3,581		0		8,731	0			3,581	0	0	27	0		0 -
	Securitisation																
	Other non-credit obligation assets		17,080		0		17,080 211,685	0			17,080 0 590,436	0	0	0	0		0 -
	IRB TOTAL		857,191	12,204	l 0	0	211,685	18,041	0		0 590,436	54,126	11,650	312	721	3,060	0 2

										Actual						
										31/12/2020						
				Exposur	e values			Risk exposı	ure amounts							
			A-1	IRB	F-IR	B	A-I	RB	F-II	RB	1		Stock of	Stock of	Stock of	Coverage Rati
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 experies
	Central banks		0	0	0	() 0	0	0		0 0	0	0 (0 0	(ວ -
	Central governments		0	0	0	(0	0	0		0 0	0	0 (0 0	(ງ -
	Institutions		5,264	281	0	C) 788	0	0		0 3,190	97 28	1 (0 1	C	0.0
	Corporates		68,351	1,227	0	C) 22,716	973	0		0 44,384	7,156 1,13	7 20	6 70	384	4 33.7
	Corporates - Of Which: Specialised Lending		19,840	277	0	C) 3,379	93	0		0 17,493		7	5 14	123	3 44.5
	Corporates - Of Which: SME		7,290	238	0	0	4,357	268	0		0 5,590	,	5	7 17	65	5 27.7
	Retail		123,787	1,201	0	C	10,888	1,742	0		0 111,839		8 34	4 117	144	4 12.0
	Retail - Secured on real estate property		116,733	1,062	0	0	8,049	1,397	0		0 109,843		2 12	2 78	76	6 7.1
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		3,081	62	0	(1,330	148	0		0 2,457		2	5 13	14	4 22.3
NL II ILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		113,652	1,001	0	(6,718	1,249	0		0 107,386	6,253 1,00	1	7 65	62	2 6.1
	Retail - Qualifying Revolving		0	0	0	(00	0	0		0 0	0	0 (0 0	(<u>)</u> -
	Retail - Other Retail		7,054	138	0	(2,840	346	0		0 1,996	954 13	6 2:	1 39	69) 50.6
	Retail - Other Retail - Of Which: SME		1,591	69	0	() 795	149	0		0 995	353 6	7 6	6 29	38	9 50.6 8 56.7 1 44.7
	Retail - Other Retail - Of Which: non-SME		5,462	69	0	(2,045	196	0		0 1,000	601 6	9 16	6 9	31	1 44.7
	Equity		188	0			439	0			188	0	0	1 0	(ງ -
	Securitisation															
	Other non-credit obligation assets		9,215				9,215	0			9,215		0 (0 0	0	ן -
	IRB TOTAL		206,805	2,709	0	0	44,045	2,715	0		0 168,816	15,045 2,61	6 62	2 188	528	8 20.189

											Actual							
											31/12/2020							
					Εχροςι	ire values			Risk expos	ure amounts								
				A-IF	RB	F-1	IRB	A-I	RB	F-t	IRB		-		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Stage 2 expective
37		Central banks		0		0 0	0	0	C	0 0)	0 0	0) () ()	0) -
38		Central governments		0		0 0	0	0	C	0)	0 0	0) () ()	0	ა -
39		Institutions		5,305		0 0	0	619	C	0)	0 1,342	11	. () ()	0	ა -
40		Corporates		16,072	22	6 0	0	6,094	142	2 0)	0 11,587	1,389	223	3 2	2 17	7 14	4 64.57%
41		Corporates - Of Which: Specialised Lending		2,609		1 0	0	609	C	0)	0 2,247	180) 1	L C)	0	1 77.05%
42		Corporates - Of Which: SME		32		0 0	0	22	C	0)	0 18	9) () ()	0	ა -
43		Retail		93,190	70	7 0	0	20,513	2,811	. 0)	0 90,822	2,355	5 707	7 36	5 93	3 198	8 28.00% 3 11.89%
44		Retail - Secured on real estate property		79,526	35	8 0	0	13,123	654	0)	0 77,948	1,578	358	3 10) 22	2 43	3 11.89%
45	GERMANY	Retail - Secured on real estate property - Of Which: SME		9		1 0	0	2	1	. 0)	0 8	1	1	L C)	0	0 0.26%
46	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		79,518	35	7 0	0	13,121	653	0)	0 77,940	1,578	357	7 10) 23	2 43	3 11.91%
47		Retail - Qualifying Revolving		0		0 0	0	0	C	0)	0 0	0) () ()	0) -
48		Retail - Other Retail		13,664	35	0 0	0	7,390	2,157	́О)	0 12,874	776	5 349	9 26	5 7	1 150	6 44.50% 0 28.66% 5 44.50%
49		Retail - Other Retail - Of Which: SME		1		0 0	0	0	C	0)	0 0	0) () ()	0	J 28.66%
50		Retail - Other Retail - Of Which: non-SME		13,663	34	9 0	0	7,390	2,157	́О)	0 12,873	776	5 349	9 26	5 7	1 15	5 44.50%
51		Equity		25		0		48	C			25	0) () (0	ა-
52		Securitisation																
53		Other non-credit obligation assets		1,784		0		1,784	C			1,784	0) () (0	ე -
54		IRB TOTAL		116,376	933	3 0	0	29,058	2,953	0		0 105,560	3,754	930	38	3 110	0 342	2 36.77%

											Actual							
											31/12/2020							
					Exposu	re values			Risk exposı	ure amounts								
				A-I	RB	F-I	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	e provisions for Stage 1 exposure		provisions for Stage 3 exposure	Stage 2 expective
55		Central banks		0	C	0	C	0	0	0)	0 0	0	(D	0 () 0	-
56		Central governments		0	C	0	C	0 0	0	0)	0 0	0	(0	0 (0	-
57		Institutions		10,098	7	0	C	1,933	10	0)	0 9,239	15	(5	0 (0	3.21% 37.45% 39.21% 25.21%
58		Corporates		40,012	1,870	0	C) 17,905	2,640	0)	0 25,781	7,798	1,612	2 1	7 90	604	37.45%
59		Corporates - Of Which: Specialised Lending		4,059	E	0	C) 2,154	1	0)	0 3,343	350	I	5	1 9	2	39.21%
60		Corporates - Of Which: SME		16,890	764	0	C	5,843	1,123	0)	0 10,898	4,383	663	1	9 46	5 167	25.21%
61		Retail		45,901	1,846	0	C	10,005	4,588	0)	0 40,093	4,886	1,807	7 1	3 65	5 147	8.13%
62		Retail - Secured on real estate property		39,892	1,538	0	C) 7,654	3,702	0)	0 35,658	3,982	1,529	Ð	3 18	57	8.13% 3.72% 7.05%
63	BELGIUM	Retail - Secured on real estate property - Of Which: SME		7,518	255	0	C	1,392	492	0)	0 6,171	1,139	247	7	1 7	' 17	7.05%
64	DELGIUM	Retail - Secured on real estate property - Of Which: non-SME		32,374	1,283	0	C	6,262	3,209	0)	0 29,488	2,844	1,282	2	2 11	. 39	3.08%
65		Retail - Qualifying Revolving		0	C	0	C	0 0	0	0)	0 0	0	(D	0 () 0	-
66		Retail - Other Retail		6,009	308	0	C) 2,351	887	0)	0 4,435	904	279	9 1	0 46	90	32.34% 33.29%
67		Retail - Other Retail - Of Which: SME		2,359	163	0	C	820	486	0)	0 1,522	374	140	D -	4 20	9 46	33.29%
68		Retail - Other Retail - Of Which: non-SME		3,650	145	0	C	1,532	401	0)	0 2,912	530	139	Э	6 26	6 44	31.38%
69		Equity		103	C			206	0			103	0	(D	1 (0	-
70		Securitisation																
71		Other non-credit obligation assets		1,487	C			1,487	0			1,487	0	(D	0 (0	-
72		IRB TOTAL		97,600	3,723	0	0	31,536	7,238	0		0 76,702	12,699	3,425	5 3:	L 155	751	21.92%

EBA	EUROPEAN BANKING AUTHORITY
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										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-:	RB	F-II	RB	A-]	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evenesure
91	Central banks		0	C	0	(0 0	(0 0		0 0) (0	0	0) 0	-
92	Central governments		0	C	0	(0 0	(0 0		0 0) (0	0	0) 0	-
93	Institutions		11,173	C	0	(0 860	(0 0		0 3,595 0 23,062	5 70	0	0	0) 0	-
94	Corporates		92,471	858	0	(0 15,806	771	1 0		0 23,062	2 4,78	1 84	1 4	10 73	3 191	22.74%
95	Corporates - Of Which: Specialised Lending		10,970	287	0	(0 3,823	11	1 0		0 8,247	1,27	7 28	7	8 1) 22	7.50%
96	Corporates - Of Which: SME		11	C	0	(0 5	(0 0		0 8	3	1	0	0) 0	-
97	Retail		139	1	. 0	(0 18		3 0		0 117	17	7	1	0) 0	18.87%
98	Retail - Secured on real estate property		132	1	. 0	(0 15	2	2 0		0 115	5 16	5	1	0) 0	11.38%
⁹⁹ UNITED ST	Retail - Secured on real estate property - Of Which: SME		1	C	0	(0 0	(0 0		0 1	. (0	0	0) 0	-
100 UNITED ST	Retail - Secured on real estate property - Of Which: non-SME		131	1	. 0	(0 15	2	2 0		0 115	5 16	5	1	0	0 0	11.38%
101	Retail - Qualifying Revolving		0	C	0	(0 0	(0 0		0 0) (0	0	0) 0	-
102	Retail - Other Retail		8	C	0	(0 2	1	1 0		0 1	. (0	0	0	0 0	47.39%
103	Retail - Other Retail - Of Which: SME		2	C	0	(0 0	(0 0		0 0) (0	0	0) 0	36.02% 47.75%
104	Retail - Other Retail - Of Which: non-SME		6	C	0	(0 2	1	1 0		0 1	. (0	0	0) 0	47.75%
105	Equity		185	C			438	(D		185	5 (0	0	0) 0	-
106	Securitisation																
107	Other non-credit obligation assets		212	C			212	(0		212	2 (0	0	0) 0	-
108	IRB TOTAL		104,180	860	0	(0 17,334	774	1 0		0 27,169	4,868	8 842	2 4	0 73	8 191	22.74%

										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk expos	ure amounts								
				A-IRB	F-I	RB	A-IR	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure			Stage 2 expective
109		Central banks		0	0 0	0	0	() (0 0) 0	()	0 (0	-
110		Central governments		0	0 0	0	0	() (0 0) 0	()	0 (0	-
111		Institutions		1,804	1 0	0	570	() (0 1,415	5 0		L	0 () 1	100.00%
112		Corporates		13,445 51	4 0	0	6,569	434	1 (0 10,681	1,384	506	5 3	7 29	255	50.35%
113		Corporates - Of Which: Specialised Lending		2,238 9	7 0	0	895	55	5 (0 1,871	. 338	97	7	3	30	31.16%
114		Corporates - Of Which: SME		3,397 7.	2 0	0	1,344	77	7 (0 2,729	357	70) 1	4 8	26	36.37%
115		Retail		64	5 0	0	13	2	2 (0 34	ł 29	I.	5	0	. 1	19.78%
116		Retail - Secured on real estate property		16	0 0	0	4	() (0 14	ł 2	()	0 (0	-
117	POLAND	Retail - Secured on real estate property - Of Which: SME		1	0 0	0	1	() (0 0) 1	()	0 (0	-
118	FULAND	Retail - Secured on real estate property - Of Which: non-SME		15	0 0	0	3	() (0 14	ł 1	()	0 (0	-
119		Retail - Qualifying Revolving		0	0 0	0	0	() (0 0) 0	()	0 (0	-
120		Retail - Other Retail		48	5 0	0	9	2	2 (0 20) 28	I	5	0	. 1	19.78%
121		Retail - Other Retail - Of Which: SME		46	5 0	0	8	1	L (0 19) 27	I.	5	0	. 1	19.28%
122		Retail - Other Retail - Of Which: non-SME		2	0 0	0	1	() (0 1	. 1	()	0 (0	47.65%
123		Equity		73	D		138	(73	3 0	()	1 (0	-
124		Securitisation															
125		Other non-credit obligation assets		883	D		883	(883	•	()	0 (0	-
126		IRB TOTAL		16,269 52:	0	0	8,174	435	6 0		0 13,086	1,414	512	2 3	7 30	257	50.13%

									Actual							
									31/12/2020							
			Ex	posure values			Risk expos	ure amounts								
			A-IRB	F	-IRB	A-I	RB	F-If	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR,	Non-defaulted Defaulted Non-defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for e Stage 3 exposure	Stage 2 experime
127		Central banks	0	0	0	0 0	C	0		0 0)	0	0 0		o c) -
128		Central governments	0	0	0	0 0	C	0		0 0)	0	0 0		<u>) c</u>) -
129		Institutions	551	0	0	0 154	C	0		0 243	3	0	0 0		<u>ა ი</u>	<u>- ر</u>
130		Corporates	5,474	67	0	0 3,190	25	0		0 3,751	. 97	0 6	7 2		7 37	7 54.95% 4 55.61%
131		Corporates - Of Which: Specialised Lending	2,663	61	0	0 1,221	22	0		0 2,145	5 31	9 6	1 1		2 34	+ 55.61%
132		Corporates - Of Which: SME	6	0	0	0 13	C	0		0 1		5	0 0		<u>ა</u> ი)-
133		Retail	18,557	67	0	0 2,652	133	0		0 18,320		2 6	7 5	1	1 22	2 32.10%
134		Retail - Secured on real estate property	18,546	67	0	0 2,648	130	0		0 18,316	5 23	0 6	7 5	1	1 21	1 31.98%
135	SPAIN	Retail - Secured on real estate property - Of Which: SME	6	0	0	0 1	C	0		0 5	5	0	0 0		<u>)</u> C	2 32.10% 1 31.98% 0 0.08% 1 31.98%
136	SIAIN	Retail - Secured on real estate property - Of Which: non-SME	18,540	67	0	0 2,647	130	0		0 18,311	. 22	9 6	7 5	1	1 21	1 31.98%
137		Retail - Qualifying Revolving	0	0	0	0 0	C	0		0 0		0	0 0		<u>) </u>	<u>)</u> -
138		Retail - Other Retail	11	1	0	0 4	3	0		0 3	3	2	1 0		<u>) </u>	0 45.09%
139		Retail - Other Retail - Of Which: SME	2	0	0	0 0	1	0		0 1		1	0 0		<u>ა</u> ი	0 41.05%
140		Retail - Other Retail - Of Which: non-SME	9	1	0	0 3	2	0		0 3	3	1	1 0		<u>)</u> C	0 45.86%
141		Equity	28	0		52	C			28	}	0	0 0		<u>ა</u> ი	<u>)</u> -
142		Securitisation														
143		Other non-credit obligation assets	317	0		317	C			317		0	0 0		<u>ა </u>)
144		IRB TOTAL	24,927	134	0	0 6,365	158	0		0 22,658	1,201	1 134	1 7	18	3 58	8 43.46%

ſ	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposure	e values			Risk exposu	ire amounts								
	A-IF	RB	F-I	[RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Datio
(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(20.4, 70)	0	0	0	0	0	0	0	0	0	C) 0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C) 0	0	0	0	-
	1,242	0	0	0	172	0	0	0	1,030	C	0 0	0	0	0	-
	7,133	115	0	0	2,128	26	0	0	5,996	611		4	6	39	33.79%
	4,731	108	0	0	1,210	25	0	0	3,976	542	108	2	5	33	30.25%
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	36,468	759	0	0	2,790		0	0	35,200				15		5.70%
	36,463	759	0	0	2,789	1,333	0	0	35,196	1,267	'	4	15	43	5.69%
	0	0	0	0	0	0	0	0	0	C	0 0	0	0	0	-
	36,463	759	0	0	2,789	1,333	0	0	35,196	1,267	759	4	15	43	5.69%
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	6	0	0	0	1	0	0	0	4		0 0	0	0	0	38.03%
	0	0	0	0	0	0	0	0	0		0 0	0	0	0	34.35%
	6	0	0	0	1	0	0	0	4		0 0	0	0	0	38.08%
	0	0			0	0			0	L C	0	0	0	0	-
	365	0			365	0			365				0	0	_
	45,208	874	0	0	5,455	1,358	0	0	42,591		874	8	21	82	- 9.38%



			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Εχροsι	ire values			Risk exposi	ire amounts								
			A-I	IRB	F-I	RB	A-I	RB	F-I	RB	1			Stock of	Stock of	Stock of	Coverage
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 or
	Central banks		0		0 0		0 0	0	0		0 0	() (() C) (0 -
	Central governments		0		0 0		0 0	0	0		0 0	() (() C) (0 -
	Institutions		3,142		1 0		0 88	3	0		0 2,889 0 8,790	99) 1	() C) (0
	Corporates		12,606	4	5 0		5,048	100	0		0 8,790	744	40		3 13	3 (ô
	Corporates - Of Which: Specialised Lending		4,781		1 0		0 1,100	0	0		0 4,579	36	5 C	1	. 0) (<u>ე</u> -
	Corporates - Of Which: SME		69		2 0		0 24	2	0		0 46	19	9 2	() C) (<u>ა</u>
	Retail		3,408		9 0		0 599	60	0		0 3,170		5 39	1	. 1		3
	Retail - Secured on real estate property		3,010		7 0		0 495	39	0		0 2,844	159	9 27	() 1		2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		226		5 0		0 45	10	0		0 186	36	5 5	() C)	1
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME		2,784	2	2 0		0 450	29	0		0 2,658	123	3 22	() C) (ა
	Retail - Qualifying Revolving		0		0 0		0 0	0	0		0 0	(0 0	() C) (<u>ა</u> -
	Retail - Other Retail		398	12	2 0		0 104	21	0		0 326	47	7 12	() 1	1	1
	Retail - Other Retail - Of Which: SME		20		1 0		0 6	3	0		0 13		3 1	() C) (ა
	Retail - Other Retail - Of Which: non-SME		378	1	1 0		98	18	0		0 313	45	5 11	() 1	1	1
	Equity		30		D		71	0			30	(0 0	() C) (<u>ა</u> -
	Securitisation																4
	Other non-credit obligation assets		489)		489	0			489			() () (<u>ა</u> -
	IRB TOTAL		19,675	80	0	(0 6,295	162	0		0 15,368	1,048	5 79	4	15		9 1

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-I	RB	F-IF	RB	A-I	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0	(0	(0 0	0	0		0 0	0	0	0 0) 0) -
164		Central governments		0	(0 0	(0 0	0	0		0 0	0	0	0 0) 0) -
165		Institutions		7,027	(0 0	(586	0	0		0 4,675		0	0 0) 0) -
166		Corporates		19,453	104	1 0	(5,483	271	0		0 9,723	1,214 9	4	2 8	3 25	5 26.74%
167		Corporates - Of Which: Specialised Lending		5,231	ç	0	(1,362	0	0		0 4,488	492	9	0 1	. 2	2 23.36%
168		Corporates - Of Which: SME		76	6	5 0	() 39	2	0		0 21	. 54	6	0 1	. 5	5 81.90%
169		Retail		283	10	0 0	() 64	29	0		0 238	35 1	0	0 0) 2	16.95%
170		Retail - Secured on real estate property		232	6	5 0	() 45	13	0		0 211	. 21	6	0 0	0 0) 5.83%) 3.81%
	ANCE	Retail - Secured on real estate property - Of Which: SME		92	2	2 0	() 26	2	0		0 79	13	2	0 0	0 0	
172		Retail - Secured on real estate property - Of Which: non-SME		140	2	1 0	() 19	11	0		0 132	8	4	0 0	0 0) 6.56%
173		Retail - Qualifying Revolving		0	(0 0	(0 0	0	0		0 0	0	0	0 0	0 0) -
174		Retail - Other Retail		51	5	5 0	() 19	16	0		0 27	14	4	0 0) 1	33.26%
175		Retail - Other Retail - Of Which: SME		9	2	2 0	() 2	7	0		0 4	4	1	0 0	0 0	28.68%
176		Retail - Other Retail - Of Which: non-SME		42	3	3 0	() 17	10	0		0 23	10	3	0 0) 1	35.42%
177		Equity		1	()		1	0			1	. 0	0	0 0	0 0) -
178		Securitisation															
179		Other non-credit obligation assets		132	()		132	0			132	0	0	0 0	0 0) -
180		IRB TOTAL		26,895	114	0	(6,266	300	0		0 14,769	1,249 10	4 2	2 8	27	25.83%

										Actual							
										31/12/2020							
				Exposu	e values			Risk exposu	ire amounts								
			A-IR	В	F-IF	В	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio
owN um	(r	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure S	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
181	Central banks		0	0	0	0	0	0	0		0 0	0	C) 0	C) 0	-
182	Central governments		0	0	0	0	0	0	0		0 0	0	C	0	C) 0	-
183	Institutions		15,723	0	0	0	1,248	0	0		0 2,365	31	C	0	C) 0	-
184	Corporates		16,644	161	0	0	7,121	179	0		0 8,620		161	. 3	21	. 43	26.80%
185	Corporates - Of Which: Specialised Lending		6,593	124	0	0	2,729	111	0		0 4,643	953	124	1	2	2 39	31.549
186	Corporates - Of Which: SME		26	0	0	0	22	0	0		0 3	23	C	0	C)0	-
187	Retail		235	9	0	0	40	16	0		0 183	42	9	0	C) 2	21.05%
188	Retail - Secured on real estate property		177	9	0	0	34	14	0		0 141	36	g	0	C) 2	20.15%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		3	3	0	0	0	6	0		0 2	2	. 3	0	C) 0	11.15%
	Retail - Secured on real estate property - Of Which: non-SME		173	6	0	0	33	9	0		0 139	34	6	5 O	C) 2	23.719
191	Retail - Qualifying Revolving		0	0	0	0	0	0	0		0 0	0	C	0	C)0	-
192	Retail - Other Retail		59	1	0	0	7	2	0		0 42	6	C	0	C) 0	38.79%
193	Retail - Other Retail - Of Which: SME		2	0	0	0	1	0	0		0 0	2	C	0	C) 0	24.919
194	Retail - Other Retail - Of Which: non-SME		57	0	0	0	5	1	0		0 42	4	C	0	C) 0	41.00%
195	Equity		40	0			88	0			40	0	C	0	C) 0	-
196	Securitisation																
197	Other non-credit obligation assets		415	0			415	0			415	0	C	0	C) 0	-
198	IRB TOTAL		33,057	171	0	0	8,911	195	0		0 11,623	2,370	171	. 4	21	. 45	26.48%





													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stag	e 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposi	Coverage Ratio Stage 3 exposu	Stade Leyhosiire S	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0	(0 0) () -	0	0	0		ס	0	0 -	0		0 (0	0		0 -
	Central governments		0	0	0	(0 0) () -	0	0	0		D	0	0 -	0		0 (0	0		0 -
	Institutions		3,176	108	284	(0 1	. 1	0.25%	3,155	125	288		D	1	1 0.51	.% 3,130	14	15 293	0	2		3
	Corporates		43,882	7,111	1,684	18	8 61	479	9 28.48%	43,084	7,403	2,189	1	8 5	57	530 24.22	.% 42,333	7,60	9 2,735	18	55	58	32
	Corporates - Of Which: Specialised Lending		17,193	1,801	419		2 12	132	2 31.60%	16,712	2,120	580		2 1	1	.39 23.88	16,302	2,33	35 776	j 2	11	14	45
	Corporates - Of Which: SME		5,477	1,597	357	4	4 17	89	9 24.96%	5,413	1,554	463		4 1	.4	.02 21.98	5,343	1,52	20 566	6 4	13	11	13
	Retail		110,966	7,501	2,362	17	7 86	267	7 11.32%	110,755	6,927	3,146	1	5 7	77	10.09	% 110,504	6,57	79 3,747	' 15	73	35	59
	Retail - Secured on real estate property		108,947	6,647	2,149	-	5 42	160	7.43%	108,757	6,115	2,871		4 3	30	.78 6.21	.% 108,523	5,80) 9 3,4 1	. 4	25	18	39
	Retail - Secured on real estate property - Of Which: SME		2,464	506	133		2 12	24	18.16%	2,402	514	187		2 1	.2	30 15.93	2,344	51	.6 243	2	12	3	36
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		106,483	6,141	2,016		3 30	135	5 6.72%	106,355	5,601	2,684		2 1	.8	.48 5.53	106,180	5,29	3,167	2	14	15 [,]	54
	Retail - Qualifying Revolving		0	0	0	(0 0) () -	0	0	0		D	0	0 -	0		0 (0	0		0 -
	Retail - Other Retail		2,019	855	213	1:	1 43	108	3 50.67%	1,998	812	276	1	0 4	17	.39 50.51	.% 1,980	77	70 336	5 10	48	17	70
	Retail - Other Retail - Of Which: SME		992	325	98	4	4 27	, 5∠	4 55.66%	971	325	119		4 2	27	65 54.90	% 949	32	25 141	. 4	27	7	77
	Retail - Other Retail - Of Which: non-SME		1,027	529	115	5	8 16	53	3 46.43%	1,027	487	157		5 1	.9	74 47.18	9% 1,032	44	195	5 7	21	9	93
	Equity		188	0	0	(0 0) (45.00%	188	0	0		0	0	0 45.00	% 188		0 (0	0		0
	Securitisation																						
	Other non-credit obligation assets		9,215	0	0	(0 0) () -	9,215	0	0		D	0	0 -	9,215		0 (0	0		0 -
	IRB TOTAL		167,427	14,721	4,329	35	5 147	748	3 17.27%	166,398	14,456	5,624	34	13	5 8	49 15.10	% 165,370	14,33	3 6,775	33	130	944	4 13



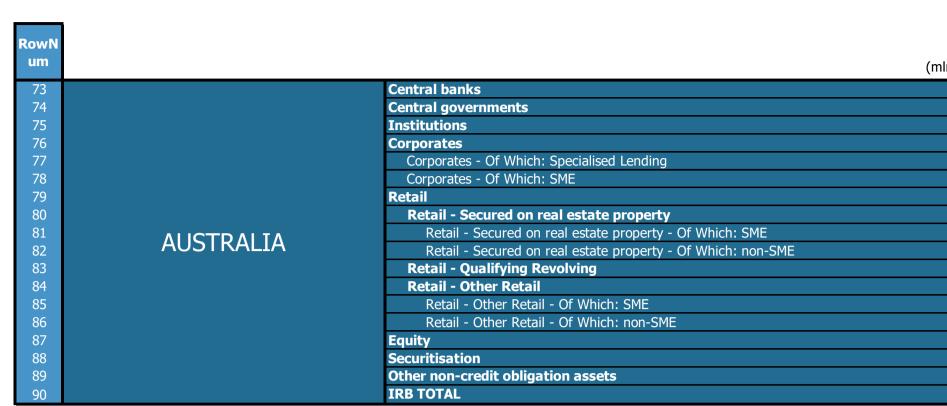
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EU		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for p Stage 2 exposure Sta	provisions for	overage Ratio - age 3 exposure
55	Central banks		0	0 0		0 0	() -		0 0	C	0 0		0 C	-	0	0	0	0	0	0 -	
56	Central governments		0	0 0		0 0	() -		0 0	C	0 0		0 C	-	0	0	0	0	0	0 -	
57	Institutions	9,20	4 4	5 10		1 1	1	l 12.50%	9,169	9 76	14	4 1		2 2	14.13%	9,131	108	20	1	2	3	15.61%
58	Corporates	25,17	8 7,70	4 2,310	1.	5 89	715	5 30.97%	24,76	7 7,475	2,949	9 16	7	9 773	26.21%	24,369	7,261	3,562	16	72	831	23.32%
59	Corporates - Of Which: Specialised Lending	3,33	4 324	4 41		1 9	8	3 20.83%	3,273	3 355	70	0 2		9 14	20.27%	3,217	374	106	2	8	21	20.14%
60	Corporates - Of Which: SME	10,64	4 4,28	0 1,019		6 44	204	19.99%	10,49	1 4,084	1,368	8 6	3	7 226	16.53%	10,329	3,916	1,698	6	33	247	14.56%
61	Retail	39,30	3 5,15	4 2,330	1	1 65	203	8.70%	38,83	8 5,182	2,767	7 10	6	3 236	8.53%	38,428	5,168	3,190	9	61	268	8.41%
62	Retail - Secured on real estate property	35,03	1 4,17	7 1,961		2 17	79	9 4.04%	34,64	1 4,217	2,311	1 2	1	5 85	3.66%	34,293	4,227	2,650	2	13	89	3.37%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	6,03	5 1,173	3 348		1 7	24	f 6.79%	5,97	1,135	442	2 1		6 26	5.87%	5,923	1,103	530	1	5	28	5.28%
64 DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	28,99	6 3,004	4 1,613		1 10	56	5 3.45%	28,66	5 3,078	1,870	0 1		9 59	3.14%	28,370	3,123	2,120	1	8	61	2.89%
65	Retail - Qualifying Revolving		0	0 0		0 0	() -		0 0	C	0 0		0 0	-	0	0	0	0	0	0 -	
66	Retail - Other Retail	4,27	1 97	6 369		9 48	123	3 33.42%	4,192	7 965	456	6 8	4	8 151	33.22%	4,135	942	540	8	48	179	33.13%
67	Retail - Other Retail - Of Which: SME	1,48	0 37	7 178		3 20	62	2 34.72%	1,450	6 365	215	5 3	1	7 73	33.84%	1,433	352	250	3	16	83	33.16%
68	Retail - Other Retail - Of Which: non-SME	2,79	1 599	9 191		6 28	62	2 32.21%	2,74	1 600	241	1 5	3	1 79	32.66%	2,702	590	290	5	32	96	33.11%
69	Equity	10	3	0 0		0 0	(45.00%	103	3 0	C	0 0		0 0	45.00%	103	0	0	0	0	0	45.00%
70	Securitisation																					
71	Other non-credit obligation assets	1,48	7	0 0		0 0	() -	1,48	7 0	C	0 0		0 0	-	1,487	0	0	0	0	0 -	
72	IRB TOTAL	75,27	5 12,903	3 4,649	27	7 156	919	19.77%	74,363	3 12,733	5,730	0 27	14	4 1,011	17.65%	73,517	12,537	6,772	26	135	1,102	16.27%

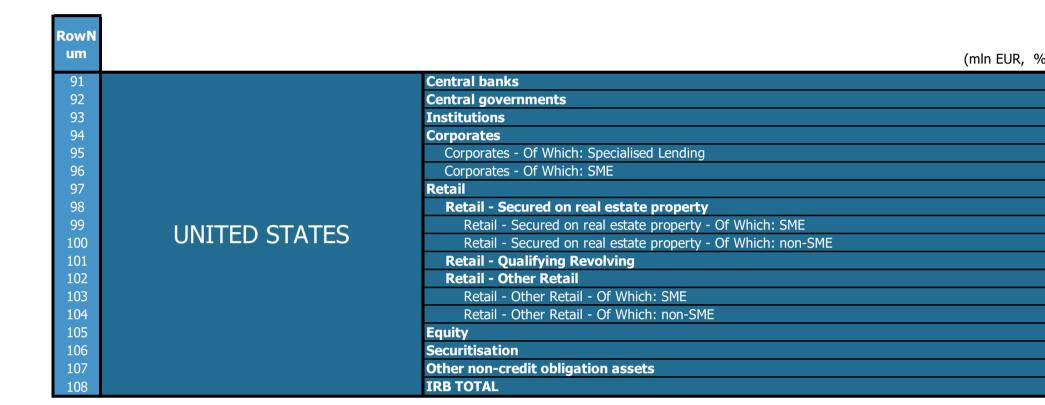
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
1 EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0) 0	C	0	0) 0	-	0	0	C	0	C	0	-	0) 0	0	C	D C		J -
	0) 0	0	0 0	0) 0	-	0	0	0	0	0	0	-	0) 0	0	C) () (ა -
	44,077	7 831	350) 11	11	l 19	5.36%	43,681	1,156	420	12	15	37	8.81%	43,295	5 1,449	513	12	2 18	3 60	0 11.7
	217,540) 34,166 7 9,369	9,071	. 127	343	3,074	33.89%	213,347	1,156 36,004	11,425	136	352	3,405		209,600		14,014	133	356	5 3,766	6 26.88 5 22.65
	81,527	9,369			56	5 733	30.08%	79,530	10,778	3,023	27	61	789	26.10%	77,846	5 11,713	3,773	27	7 62	2 855	5 22.6
	19,309	6,276	1,556	5 19	72	2 359	23.07%	18,969	6,081	2,091	18	64	409	19.55%	18,635	5,897	2,609	18	3 59	9 457	7 17.52
	302,202	2 19,622 0 16,182	7,694		424	1,042				9,775	89	437	1,283		297,929		11,616	88	3 448	3 1,519	9 13.00 3 7.7
	283,420			i 43	178	3 572	8.65%	281,525	16,267	8,425	41	175	675	8.01%	279,700) 16,516	10,002	41	l 180	773	3 7.73
	8,811			2 3	19	9 50	9.90%	8,682	1,681		3	18	58	8.77%	8,563		812	3	3 16	5 66	6 8.09
	274,609	14,473	6,114	40	158	3 523	8.55%	272,843	14,586	7,767	38	158	617	7.95%	271,138	3 14,868	9,190	38	3 164	4 708	8 7.70
	0	00	0	00	0	00	-	0	0	0	0	0	0	-	0	0	0	C	0 0	0 (<u>ງ</u> -
	18,782	3,440	1,078	53	246	5 469	43.54%	18,480		1,350	48	261	609		18,228	-	1,614	47	7 268	3 746	
	2,523	3 731		5 7	49	9 118	41.50%	2,476		345	7	46	140	40.72%	2,431		403	7	7 44	4 162	2 40.19
	16,259	2,709	793	46	198	3 351	44.28%	16,004	2,753	1,005	41	215	468	46.58%	15,797		1,211	40) 224	4 584	10120
	3,579) 1	1	. 0	0	0 0	45.00%	3,576	2	2	0	1	1	45.00%	3,574	3	3	C) 1	1 1	1 45.00
	17,080) 0	0	0	0) 0	-	17,080	0	0	0	0	0	-	17,080	0	0	C	0 0		J -
	584,476	54,620	17,116	234	778	4,135	24.16%	577,689	56,901	21,623	237	805	4,726	21.86%	571,478	58,588	26,146	234	823	3 5,347	7 20.459

Baseline Scenari

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C) 0	C	0 () -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	(0 0	C	0 (0 -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	1,335	17	1	0	C	0 0	36.39%	1,322	29	2	0	0	1	36.84%	1,308	41	3	0	0	1	36.73%
	11,500	1,408	290) 4	17	7 170	58.70%	11,351	1,497	351	5	18	185	52.64%	11,194	1,579	425	5	18	201	47.29%
	2,217	203	7	7 0	C	0 1	1 16.17%	2,178	235	16	1	1	2	10.56%	2,140	258	30	1	1	2	7.95%
	17	9	0	0 0	C	0 0	9.63%	16	10	1	0	0	0	8.96%	16	10	1	0	0	0	7.57%
	88,690	4,031	1,163	3 59	238	8 351	1 30.19%		4,506		58	262	488	30.61%	86,955	4,858	2,071	57	276	633	30.54%
	76,657	2,522	705	5 28	85	5 120	0 17.00%	75,948	2,909	1,027	28	98	179	17.42%	75,287	3,204	1,393	28	106	245	17.61%
	8	1	1	0		0 0	2.19%	8	1	1	0	0	0	2.66%	8	1	1	0	0	0	2.80%
	76,649	2,521	705	5 28	85	5 120	0 17.01%	75,940	2,908	1,026	28	98	179	17.44%	75,280	3,203	1,392	28	106	245	17.63%
	0	0	0	0 0	0	0 0	D -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	12,033	1,509	458	3 32	152	2 231	1 50.53%	11,834	1,597	568	29	164	309	54.44%	11,667	1,654	678	29	170	387	57.10%
	0	0	0	0 0	C	0 0	30.83%	0	0	0	0	0	0	30.47%	0	0	0	0	0	0	30.08%
	12,032	1,509	458	3 32	152	2 231	1 50.53%	11,834	1,597	568	29	164	309	54.44%	11,667	1,654	678	29	170	387	57.11%
	25	0	(0 0	0	0 0	0 45.00%	25	0	0	0	0	0	45.00%	25	0	0	0	0	0	45.00%
	1 784	0	ſ		ſ	0 0	ר ר	1,784	0	0	0	0	0	_	1,784	0	0		0	0	_
	103,334	5,456	1,454	63	255	5 522	2 35.89%	102,264	6,031	1,948	62	280	674	34.59%	101,267	6,478	2,499	62	294	835	33.40%







RowN			
um			(mln EUR, %)
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	POLAND	Retail - Secured on real estate property - Of Which: SME	
118	POLAND	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
			(males
C.I.I.I			(mln
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	SPAIN	Retail - Secured on real estate property - Of Which: SME	
136	SFAIN	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

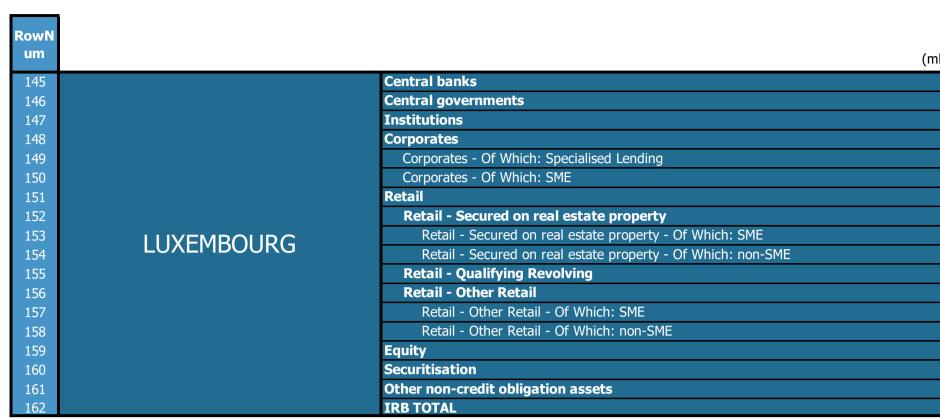
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR,%)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0) C) 0	0	0	-	0	C	(0	0	0	-	0	0	() 0	0	0	-
	0	C) C	0 0) 0	0	-	0	C	(0	0	0	-	0	0	() 0	0	0	-
	1,024	6	5 C	0 0	0	0	40.82%	1,014	16	1	0	0	0	42.18%	1,003	25	2	2 0	1	1	42.87%
	5,907	674	142	2 2	6	43	30.38%	5,757	782	182	2	7	49	26.61%	5,578	912	232	2 2	8	55	23.71% 21.26%
	3,919	579	129	9 1	. 4	35	27.39%	3,825	642	160	1	4	39	24.00%	3,700	730	197	1	4	42	21.26%
	0	0) C	0 0	0 0	0	-	0	C	(0	0	0	-	0	0	(00	0	0	-
	34,783 34,779	1,145		3 0) 7	92	7.08%	a 34,733 a 34,729	923			5	95	6.05%	34,657		1,768	3 0	3	96	5.44%
	34,779	1,145	5 1,298	3 0) 7	92	7.08%	34,729	923	1,570	0	5	95	6.05%	34,653	801	1,768	8 0	3	96	5.44% 5.44% 0.10% 5.44%
	0	0) (C	0 0	0 0	0	0.10%	0	C	(0	0	0	0.10%	0	0	(00	0	0	0.10%
	34,779	1,145	1,298	3 0	7	92	7.08%	34,729	923	1,570	0	5	95	6.05%	34,653	801	1,768	8 0	3	96	5.44%
	0	0		0 0	0 0	0	-	0	0	(0	0	0	-	0	0	(0	0	0	-
	4	0		0	0 0	0	46.51%	9 4	0	(0	0	0	48.37%	4	0	(0	0	0	49.19% 30.11%
	0	0		0 0	0 0	0	36.22%	0	0	(0	0	0	31.98%	0	0	(0	0	0	30.11%
	4	0		0	0 0	0	46.71%	9 4	0	(0	0	0	48.74%	4	0	(0	0	0	49.65%
	0	0		0	0	0	-	0	0	(0	0	0	-	0	0	(0	0	0	-
	365	0				0	_	265	0	С С	0	0	0	_	265	0	(0	0	_
	42,078		1,440	2	13	135	- 9.38%	41,869	1,721	1,753	3	12	144	- 8.20%	41,603	1,738	2,001	3	12	152	- 7.59%

										Baseline Scenario)									
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0 0	0) 0	-	0 0) 0	C) C	0	-	0	0	C	0	0	0	-
	0	0	0	0 0	0) 0	-	0 0) 0	C) C	0	-	0	0	C	0	0	0	-
	3,545			0	0) 1	5.02%	3,481 159		1	L C	1	4.98%	3,429 23,778	194	41	1	0	2	5.03%
	24,640		1,058	3 21	22	275	26.03%	24,103 3,307	' 1,273	22	2 32	319	25.05%			1,531	22	36	369	24.08%
	8,723	741	346	5 3	6	5 29	8.50%	8,443 959	409	4	4 6	36	8.89%	8,291	1,029	491	3	6	44	9.03%
	8	2	0	0 0	0) 0	42.62%	8 2	2 0	C	0 0	0	37.28%	8	2	C	0	0	0	35.17%
	119	12	4	1 0	0) 1	14.71%	118 12	2 5	C	0 0	1	11.46%	o 117	11	6	0	0	1	9.74%
	118	12	3	3 0	0) 0	11.45%	117 11	. 5	C	0 0	00	8.67%	116	11	6	0	0	0	7.21%
	1	0	0	0 0	0) 0	0.10%	1 0	00	C	0 0	00	0.10%) 1	0		0	0	0	9.74% 7.21% 0.10% 7.22%
	117	12	3	3 0	0	00	11.46%	116 11	. 5	C	0 0	0 0	8.68%	115	11	6	0	0	0	7.22%
	0	0	0	0 0	0	00	-	0 0	00	C	0 0	0 0	-	0	0	0	0	0	0	-
	1	0	0	0 0	0	00	47.25%	1 0	00	C	0 0	0 0	46.96%) 1	0	0	0	0	0	46.90%
	0	0	0	0 0	0	00	44.71%	0 0	00	C	0 0	0 0	42.91%	0 0	0	0	0	0	0	41.85%
	1	0	0	0 0	0	00	47.37%	1 0	00	C	0 0	0 0	47.20%) 1	0	0	0	0	0	47.22%
	184	0	0	0 0	0	00	45.00%	184 0	00	C) C	0	45.00%	184	0	0	0	0	0	45.00%
	212	-	0	0 0	0	0 0	-	212 (0 0	C) <u> </u>	0	-	212	0	0	0	0	0	-
	28,700	3,105	1,073	22	22	. 277	25.77%	28,098 3,478	1,302	22	2 32	321	24.63%	27,720	3,580	1,579	22	36	371	23.52%

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 0	0	-	0 0	0	C) 0	0) -	0	0 0		0 0	C	-
	0	0	0	(0 0	0	-	0 0	0	C) 0	0) –	0	0 0		0 0	C	-
	1,402	12	3		1 0	2	72.44%	1,385 28	4	1	1	. 3	64.15%	1,368 4	1 7		1 1	4	58.87%
	10,851	1,013	708	18	8 29	341	48.25%	10,528 1,164	879	18	30	374	42.50%	10,242 1,25	2 1,077	1	3 33	410	38.09%
	2,026	164	116	(0 1	34	29.43%	1,968 213	127	1	2	. 35	5 27.68%	1,915 24	6 146		1 2	36	25.02%
	2,749	265	143	-	7 9	52	36.14%	2,642 304	210	7	7 9	64	30.71%	2,552 32	1 283		7 10	78	27.71%
	41	21	7	(0 1	1	18.17%	40 21	8	C)1	. 1	. 16.74%	39 2	0 9		0 0	1	15.64%
	13	2	0	(0 0	0	0.80%	13 2	1	C)0	00	0.83%	12	2 1		0 0	0	0.84%
	0	1	0	(0 0	0	0.52%	0 1	0	C	00	00	0.51%	0	1 0		0 0	0	0.51%
	13	1	0	(0 0	0	0.99%	13 1	0	C) 0	00	0.98%	12	1 1		0 0	0	0.97%
	0	0	0	(0 0	0	-	0 0	0	C) 0	00) –	0	0 0		0 0	0	-
	27	19	7	(0 1	1	19.20%	27 18	7	C) 1	. 1	. 18.24%	27 1	8 8		0 0	1	17.43%
	27	18	7	(0 1	1	18.65%	26 18	7	C) 1	. 1	. 17.63%	26 1	7 8		0 0	1	16.77%
	1	1	0	(0 0	0	46.19%	1 1	0	C) 0	0 0	45.67%	1	1 0		0 0	C	45.51%
	73	0	0	(0 0	0	45.00%	72 0	0	C	00	0 0	45.00%	72	0 0		0 0	0	45.00%
	883	0	0	(0 0	0	-	883 0	0	0	0	0	-	883	0 0		0	0	-
	13,249	1,046	717	19	J 30	345	48.04%	12,908 1,213	891	19	y 31	378	42.36%	12,605 1,314	4 1,093	19	9 35	416	38.03%

									Baseline Scenario									
			31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 (0 0	0	0 -	0	0	0	0	(0 0	-	0	0 0	C	0	0	-
	0	0 0	0 0	0	0 -	0	0	0	0	(0 0	-	0	0 0	C	0	0	-
	242	1 0	0 0	0	0 54.65%	241	1	0	0	(0 0	54.52%	240	2 1	C	0	1	54.50%
	3,674	1,019 94	4 2	9	45 47.68%	3,534	1,129	124	3	10) 52	41.82%	3,440 1,17	3 169	3	11	60	35.69%
	2,072	384 70) 1	2	37 52.57%	1,962	482	81	1		3 38	46.99%	1,895 52	5 104	· 1	3	40	38.40% 35.20%
	1	5 (0 0	0	0 40.40%	1	5	0	0	(0 0	37.60%	1	5 0	C	0	0	35.20%
	17,131	1,339 149	9 3	18	46 30.98%	16,698	1,732	189	3	21	L 54	28.45%	16,293 2,09	3 228	3	24	61	26.76%
	17,128	1,337 148	3 3	18	46 30.92%	16,695	1,730	188	3	21	L 54	28.39%	16,290 2,09	5 227	3	24	61	26.70%
	5	0 (0 0	0	0 1.41%	5	0	0	0	(0 0	1.40%	5	L 0	C	0	0	1.39%
	17,122	1,337 148	3 3	18	46 30.93%	16,690	1,729	188	3	21	L 54	28.42%	16,285 2,09	5 226	3	24	61	26.73%
	0	0 (0 0	0	0 -	0	0	0	0	(0 0	-	0	0 0	C	0	0	-
	3	2	0	0	0 43.62%	3	2	1	0	(0 0	41.23%	3	2 1	C	0	0	<u>39.56%</u> 26.67%
	1	1 0	0 0	0	0 36.21%	1	1	0	0	(0 0	29.97%	1	L 0	C	0	0	
	3	1	1 0	0	0 45.99%	3	1	1	0	(0 0	46.06%	2	1 1	C	0	0	46.17%
	28	0 0	0 0	0	0 45.00%	28	0	0	0	(0 0	45.00%	28	0 0	C	0	0	45.00%
	317	0 (0 0	0	0 -	317	0	0	0	(0 0	-	317	0 0	C	0	0	-
	21,392	2,359 243	6 6	27	37.48%	20,818	2,862	313	6	31	l 106	33.77%	20,317 3,279	398	6	36	122	30.63%







									Base	eline Scenario									
				31/12/2021					31	L/12/2022						31/12/2023			
RowN um	(mln EUR,	Stage 1 exposure Stage 2 expose	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions f e Stage 2 exposure Stage 3 expos	or Stage 3 exposur	e Stage 1 exposure St	age 2 exposure Stage	3 exposure pro Stag	Stock of ovisions for e 1 exposure S	Stock of Stock provisions for provisio tage 2 exposure Stage 3 ex	k of ons for St exposure	overage Ratio - tage 3 exposure	1 exposure Stage	2 exposure Stage 3 exposi	Stock of provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	0	0	0	0 0	0 -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
182	Central governments	0	0	0	0 0	0 -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
183	Institutions	2,353	41	2	0 0	1 42.03°	% 2,330	62	4	1	1	2	40.09%	2,305	83	8	1	1	3 38.19%
184	Corporates	8,592 2,	232 25	4	4 23	75 29.49 ^o	% 8,475	2,269	334	5	25	93	27.92%	8,359	2,292	127	5	25 11	14 26.62%
185	Corporates - Of Which: Specialised Lending	4,577	984 15	9	2 4	51 32.369	% 4,497	1,034	189	2	5	56	29.75%	4,423	1,070	226	2	6 6	62 27.40%
186	Corporates - Of Which: SME	3	22	0	0 0	0 14.62°	% 4	21	1	0	0	0	14.68%	4	21	2	0	0	0 15.40%
187	Retail	192	28 1	4	0 0	2 15.240	% 191	25	18	0	0	2	12.38%	190	23	21	0	0	2 10.69%
188	Retail - Secured on real estate property	150	23 1	3	0 0	2 14.690	70 100	19	16	0	0	2	12.01%	150	16	19	0	0	2 10.41%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2	1	3	0 0	0 11.090		1	3	0	0	0	11.01%	2	1	3	0	0	0 10.93%
190	Retail - Secured on real estate property - Of Which: non-SME	148	21 1	0	0 0	2 15.570	% 148	18	14	0	0	2	12.20%	148	15	16	0	0	2 10.33%
191	Retail - Qualifying Revolving	0	0	0	0 0	0 -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
192	Retail - Other Retail	42	6	1	0 0	0 22.349	70 11	6	2	0	0	0	16.01%	40	7	2	0	0	0 12.88%
193	Retail - Other Retail - Of Which: SME	0	2	0	0 0	0 32.969	70 0	2	0	0	0	0	33.20%	0	2	0	0	0	0 33.23%
194	Retail - Other Retail - Of Which: non-SME	42	4	1	0 0	0 21.560	-	5	2	0	0	0	15.19%	40	5	2	0	0	0 12.16%
195	Equity	40	0	0	0 0	0 45.000	% 40	0	0	0	0	0	45.00%	40	0	0	0	0	0 45.00%
196	Securitisation																		
197	Other non-credit obligation assets	415	0	0	0 0	0-	415	0	0	0	0	- 0	27 200/	415	0	0	0	0	
198	IRB TOTAL	11,592 2,3	801 27	J	5 24	78 28.85%	% 11,451	2,356	356	6	26	97	27.29%	11,310	2,398	56	6 2	11	L9 26.08%

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
ıln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0		0	0 () 0	C) -
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0		0	0 () 0	0) -
	2,870	114	4	0		0 0	4.08%	2,821	159	10	0	0	0	3.03%	2,775	19	6 1	8 () 0	0	2.58
	8,749	704	121	4	1	5 23	18.92%	8,570	814	190	4	15	36	19.07%	8,418	88	8 26	7	1 14	51	l 18.94
	4,523	85	8	1		0 1	9.10%	4,414	182	19	1	1	2	8.51%	4,322	25	4 4	0	1	3	3 7.86
	49	15	3	0		0 0	9.38%	47	15	4	0	0	0	8.01%	47	1	4	6 () 0	0	7.28 3 3.88 4 2.56
	3,206	117	92	1		1 4	4.74%	3,155		145	1	2	6	4.13%	3,109	11	1 19	5	L 2	8	3.88
	2,887	71	72	1		0 2	3.47%	2,842	71	117	1	0	3	2.83%	2,801	6	9 16	5	0	4	1 2.56
	202	14	11	0		0 1	12.56%	197		17	0	0	2	8.92%	194	1	1 2	2 () 0	2	2 7.25
	2,685	57	60	1		0 1	1.76%	2,645	59	100	1	0	2	1.80%	2,607	5	8 13	8	0	3	3 1.81
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0		0	0 (0 0	0) -
	318	46	20	0		1 2	9.17%	313	44	28	0	1	3	9.51%	308	4	2 3	5 () 1	3	9.87
	14	2	1	0		0 0	25.70%	13	2	1	0	0	0	23.58%	13		2	1 (0 0	0) 22.22
	305	44	20	0		1 2	8.36%	300	42	27	0	1	2	8.88%	295	4	0 3 [,]	4 () 1	3	9.34
	30	0	0	0		0 0	45.00%	30	0	0	0	0	0	45.00%	30		0	0 () 0	0	45.00
	489	0	0	0		0 0	-	489	0	0	0	0	0	-	489	4 4 4	0	0 (0 0	0) -
	15,343	936	217	5	1	/ 27	12.60%	15,064	1,088	345	5	17	43	12.34%	14,821	1,194	4 48:	L] 5	16	59	12.209

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR,%)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	C	0	C) () 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	C	0	C	0 0	0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	4,662		1	0	0 0	00	14.32%	4,642	31	2	0	0	0	14.50%	4,618	54	3	0	0	0	14.37% 25.65%
	9,542		149	4	17	7 48	31.97%	9,307	1,519	206	5	19	58	28.26%	9,134	1,619	278	5	20	71	25.65%
	4,418	542	. 28	1	1 2	2 3	11.00%	4,318	619	51	1	2	4	8.39%	4,221	683	85	1	3	6	7.17%
	20	54	7	C) 1	5	71.15%	19	53	8	0	1	5	62.72%	19	53	9	0	1	5	55.60%
	235		. 15	C) () 2	13.98%	231	32	20	0	0	2	11.71%	226	32	25	0	0	3	10.46%
	207	20	10	0	0 0) 1	5.18%	203	20	15	0	0	1	4.13%	198	21	19	0	0	1	3.58% 2.03%
	78	11	. 5	0	0 0	0 0	2.85%	74	11	8	0	0	0	2.27%	71	11	11	0	0	0	2.03%
	130	g	5	0		0 0	7.29%	128	10	7	0	0	0	6.43%	127	10	8	0	0	0	5.79%
	0	C	0	0		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	28	12	. 5	0		2	33.43%	28	11	6	0	0	2	31.94%	28	11	6	0	0	2	31.01%
	4	4		0			35.69%	4	4	1	0	0	0	35.24%	4	4	1	0	0	1	34.77% 29.84%
	25	8	3	0		1	32.55%	24	/	4	0	0	1	30.81%	24	/	5	0	0	1	
	1	L C	00	00		00	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%
	122		0					122	0	0	0	0	0		122	0	0	0	0	0	
	1 32 14,573	1,385	165	4	17 L	· 50	- 30.24%	132 14,313	1,582	228	5	19	61	- 26.69%	132 14,110	1,706	<u> </u>	5	21	0 74	- 24.30%
	1,070	1,000	105		'I I /	50	50.2470	1,010	1,502	220	5	19	01	20:05 /0	1,110	1,700	500	5	21	7.4	21.0070





											Adverse										
					31/12/2021						31/12/	/2022						31/12/2023			
	(min	Stage 1 exposu	re Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3	Stoci exposure provisio Stage 1 e	k of Sons for prov exposure Stage	Stock of Stock of provisions for provisions e 2 exposure Stage 3 exp	of for osure Coverage R Stage 3 exp	Stane Levno	osure Stage 2 expo	sure Stage 3 exposu	Stock of re provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	
	Central banks		0 (0 0	ס	0	0	0 -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Central governments		0	0 0	0	0	0) -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Institutions	3,0	037 243	3 289	Ð	1	5	2 0.76%	2,984	282	302	1	6	6	1.93%	2,937	315 3	17	1	6	9
	Corporates	36,3	177 12,553	3 3,946	5 (65 18	3 1,31	9 33.42%	34,755	12,675	5,247	42	179	1,507 2	3.71%	34,092 1	2,169 6,4	16 30	6 14	7 1,65	51
	Corporates - Of Which: Specialised Lending	12,8	314 5,973	3 626	5	7 3	4 14	5 23.27%	12,172	5,992	1,249	5	30	172 1	3.80% 1	12,012	5,574 1,8	26	4 2	4 192	92
	Corporates - Of Which: SME	5,2	273 1,762	2 395	5	13 4	0 10	9 27.65%	5,095	1,726	609	8	34	148 2	1.25%	5,017	1,623 7	90	7 2	5 17	'5
	Retail	109,0	9,45	7 2,332	2	48 22	0 34	9 14.95%	107,671	9,399	3,758	47	187	498 1	3.25% 10	06,642	8,787 5,4	00 42	2 13	4 64	Ю
	Retail - Secured on real estate property	107,3	387 8,25	5 2,101	1 2	29 10	3 19	9 9.49%	106,027	8,303	3,412	31	85	275	3.07% 10)4,932	7,867 4,9	44 20	6 6	3 34	8
	Retail - Secured on real estate property - Of Which: SME	2,7	221 74	7 136	5	7 2	6 31	1 23.05%	2,146	721	236	4	23	48 2).41%	2,112	670 3	21 4	4 1	9 6	51
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	105,3	166 7,508	8 1,966	5	22 7	8 16	8 8.56%	103,881	7,583	3,176	27	62	227	7.15% 10)2,820	7,197 4,6	23 23	2 4	4 28	38
	Retail - Qualifying Revolving		0	0 0	D	0	0) -	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Retail - Other Retail	1,6	553 1,202	2 231	1	19 11	6 14	9 64.59%	1,645	1,096	346	16	102	223 6	1.47%	1,710	920 4	56 10	6 7	2 292	92
	Retail - Other Retail - Of Which: SME	8	396 42	1 98	3	8 4	7 6	7 67.85%	867	411	138	5	44	92 6	5.50%	853	392 1	70	5 3	9 11	.0
	Retail - Other Retail - Of Which: non-SME		756 782	2 133	3	11 7	0 83	62.18%	778	685	208	11	58	131 6	3.14%	857	528 2	86 11	1 3	3 182	32
	Equity		188	0 0	0	0	0	45.00%	188	0	0	0	0	0 4	5.00%	188	0	0	0	0	0
	Securitisation																				
	Other non-credit obligation assets	9,7	215 (0 0	D	0	0	D -	9,215	0	0	0	0	0 -		9,215	0	0	0	0	0 -
	IRB TOTAL	157,6	57 22,253	6,567	7 11	4 40	3 1,670) 25.42%	154,814	22,356	9,307	90	372	2,010 21	60% 153	3,075 21	,270 12,1	32 79	9 28	7 2,301	1 18



												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EU		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stag	ge 3 exposure S	Stock of provisions for Stage 1 exposure S	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	overage Ratio - age 3 exposure
55	Central banks		0 () 0		0 0) () -	0	0	(0 0	0	0	-	0	0	0	0	0	0 -	
56	Central governments		0 () 0		0 0) () -	0	0	(0 0	0	0	-	0	0	0	0	0	0 -	
57	Institutions	9,18	6 63	3 11		1 3	3	2 15.44%	9,143	99	17	.7 1	3	3	17.40%	9,103	131	25	1	3	5	18.38%
58	Corporates	22,12	10,282	2 2,789	4	218	8 876	5 31.43%	21,643	9,625	3,924	.4 32	173	1,058	26.96%	21,519	8,767	4,905	28	135	1,193	24.32%
59	Corporates - Of Which: Specialised Lending	2,37	3 1,152	2 168		5 40	56	33.18%	2,354	1,042	303	3 4	29	88	29.16%	2,340	949	409	4	23	110	26.78%
60	Corporates - Of Which: SME	9,99	7 4,803	3 1,143	14	4 77	232	2 20.32%	9,756	4,533	1,654	360	76	284	17.18%	9,734	4,075	2,134	11	48	331	15.52%
61	Retail	36,85	5 7,497	2,433	2	1 139	262	2 10.78%	36,421	7,282	3,083	3 25	130	336	10.90%	36,206	6,666	3,914	23	109	425	10.87%
62	Retail - Secured on real estate property	33,02	6,109	2,038		7 46	5 117	7 5.76%	32,659	5,952	2,558	9	40	139	5.42%	32,447	5,488	3,235	8	33	165	5.09%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	5,58	2 1,598	377		3 14	32	2 8.57%	5,543	1,504	509	9 3	12	40	7.83%	5,572	1,326	658	2	9	48	7.27%
64 DLLGIUM	Retail - Secured on real estate property - Of Which: non-SME	27,44	4,511	1,661		4 32	85	5 5.13%	27,116	4,448	2,049	9 6	28	99	4.82%	26,875	4,162	2,576	5	24	117	4.54%
65	Retail - Qualifying Revolving		0 () 0		0 0) () -	0	0	(0 0	0	0	-	0	0	0	0	0	0 -	
66	Retail - Other Retail	3,833	3 1,388	395	14	4 93	3 145	5 36.66%	3,762	1,330	525	.5 16	90	197	37.62%	3,759	1,179	679	15	76	261	38.41%
67	Retail - Other Retail - Of Which: SME	1,33	9 505	5 191		5 35	5 74	38.84%	1,317	473	245	5 6	30	95	38.74%	1,320	414	301	5	23	116	38.54%
68	Retail - Other Retail - Of Which: non-SME	2,49	4 883	3 204		9 58	3 71	L 34.62%	2,445	857	280	30 11	60	102	36.64%	2,439	764	378	10	53	145	38.31%
69	Equity	103	3 () 0		0 0) (45.00%	103	0	(0 0	0	0	45.00%	103	0	0	0	0	0	45.00%
70	Securitisation																					
71	Other non-credit obligation assets	1,48	7 () 0		0 0) () -	1,487	0	(0 0	0	0	-	1,487	0	0	0	0	0 -	
72	IRB TOTAL	69,752	2 17,842	2 5,233	62	2 360	1,141	21.79%	68,796	17,007	7,024	4 58	306	1,397	19.89%	68,418	15,565	8,844	52	247	1,623	18.35%

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	0	0	0	(0 -	C	0	C) 0	C) () –	0	0	0) C) ())
	0	0	0	0	0	() -	C	0	C) 0	C) () -	0	0	0) C) (0 0	<u>ر</u>
	41,661	3,104	493	31	50	67	7 13.68%	40,911	3,605	742	2 22	50	138	18.66%	40,343	3,928	986	5 20) 49	9 202	2 20.53 9 30.52 4 21.58 0 20.26 5 16.36 8 10.51
	183,900	60,060	16,816	378	1,247	6,244	4 37.13%	178,917		22,412	2 272	1,153	7,427	33.14%	175,868	3,928 57,357	27,551	. 241	985	5 8,409) 30.52
	65,683	22,571	5,078	80	219	1,540	30.34%	64,108	22,161	7,063	3 56	206	5 1,752	24.80%	63,209	21,207	8,916	50) 182	2 1,924	4 21.58
	18,068	7,331	1,742	47	157	432	2 24.78%	b 17,414	7,107	2,620) 41	145	570) 21.75%	17,250	6,433 6,27,836 23,300	3,458	36	5 112	2 700	J 20.26
	292,898	28,720 23,343	7,900		1,017	1,309		288,959		11,494	ł 254	1,017	/		285,828	27,836	15,855	223	890		16.36 ز
	276,126				512	734	10.88%	б 272,11 4	24,188	9,916		528	3 1,052	10.61%	269,137	23,300	13,781	. 134	460) 1,448	3 10.51
	8,102			10	40	66	5 12.32%	ő 7,977	2,262	782	2 7	36	5 91	. 11.62%	7,966	2,027	1,029	6	5 29	9 112	2 10.84
	268,024	20,960	6,213	118	471	668	3 10.75%	264,137	21,926	9,133	8 148	492	961	. 10.53%	261,171	21,273	12,752	. 127	431	1,336	6 10.48
	0	0	0	0	0	() -	C	0	C	0	C) () -	0	0	0) C) (0 0	<u>ل</u> -
	16,772	5,377			505	575	5 49.94%	,	'		99	489	839		16,691	4,536	2,074	89	9 430	- - -------------	7 55.29
	2,280			14	83	143	3 47.90%	2,227		395	5 11	75	5 189	47.95%	2,216	838	486	5 10) 63	3 229	9 47.13
	14,493		852	67	422	432	2 50.65%	14,619		1,183	8 88	414	649	9 54.86%	14,475	3,698	1,588	79	367	7 918	8 57.79 ⁰ 1 45.00 ⁰
	3,579	1	1	0	0	(0 45.00%	3,576	2	2	2 0	1	. 1	45.00%	3,574	3	3	C) 1	1	. 45.00
	17,080 539,117	0	0	0	0	() -	17,080		0	0	0) () -	17,080		0	0) (J
	539,117	91,885	25,210	617	2,314	7,621	3 0.23 %	529,443	92,119	34,650	548	2,220	9,457	27.29%	522,692	89,124	44,396	485	1,925	5 11,208	3 25.24º

Adverse Scenar

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0	0) ()) 0	0	-
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0	0) () 0	0	-
	1,281	68	3	1		1 1	45.13%	1,229	116	7	1	2	3	45.50%	1,230	110 12	2 1	L 2	6	44.85%
	10,768	2,018	413	7	4!	5 216	52.28%	10,416	2,231	551	8	41	248	45.03%	10,144 2	352 704	4 7	7 39	281	39.88%
	1,927	467	34	1		2 2	6.85%	1,882	476	70	1	2	4	5.36%	1,845	467 110	5 1	L 2	5	4.72%
	15	11	0	0		0 0	9.75%	14	11	1	0	0	0	11.68%	15	11	2 0	0 0	0	12.76%
	85,330		1,282	112	557	7 450	35.11%	84,220	7,580		153	592	744	35.70%	82,988 7	688 3,208	3 134	ł 551	1,140	35.53%
	74,466	4,619	799	66	26	6 178	22.29%	73,191	5,258	1,434	87	301	337	23.48%	72,170 5	365 2,348	3 76	5 273	561	23.88%
	8	1	1	0) (0 0	3.70%	8	1	1	0	0	0	4.32%	8	1	L (0 0	0	4.36%
	74,458	4,618	798	66	266	6 178	22.31%	73,184	5,258	1,433	87	301	337	23.50%	72,163 5	365 2,342	7 76	5 273	561	23.89%
	0	0	0	0	(0 0	-	0	0	0	0	0	0	-	0	0) ()	0 0	0	-
	10,864	2,652	483	46	29	1 272	56.30%	11,029	2,322	649	65	292	407	62.69%	10,817 2	322 860	58	3 278	579	67.34%
	0	0	0	0	(0 0	38.89%	0	0	0	0	0	0	38.69%	0	0) ()	0 0	0	38.53%
	10,864	2,652	483	46	29	1 272	56.30%	11,028	2,322	649	65	292	407	62.69%	10,817 2	322 860) 58	3 278	579	67.34%
	25	0	0	0) (0 0	45.00%	25	0	0	0	0	0	45.00%	25	0) ()	0 0	0	45.00%
	1,784	0	0	0		0 0	-	1,784	0	0	0	0	0	-	1,784	0) (0	0	-
	99,189	9,357	1,698	120	604	4 667	39.30%	97,675	9,928	2,642	161	635	995	37.67%	96,170 10,	.50 3,924	142	2 592	1,426	36.34%







RowN			
um			(mln EUR, %)
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	POLAND	Retail - Secured on real estate property - Of Which: SME	
118	POLAND	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
			(male
C.I.I.I			(mln
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	SPAIN	Retail - Secured on real estate property - Of Which: SME	
136	SFAIN	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

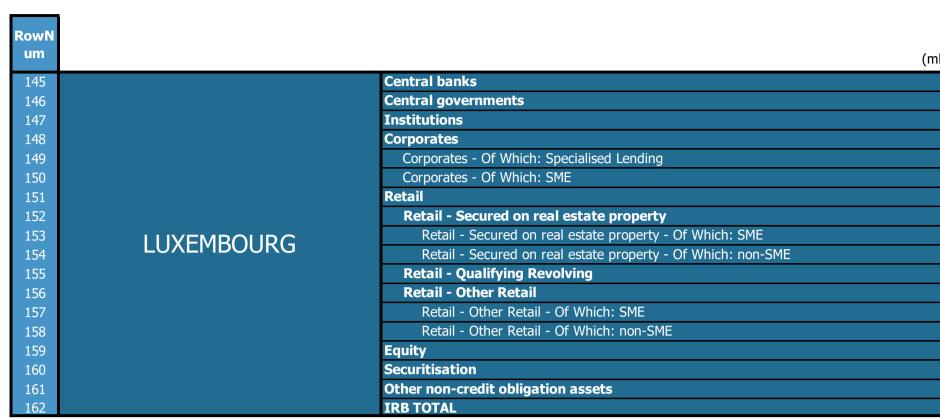
[37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0) () -	0	0	0	0	0	() -	0	0	0	0	0	0	-
	0	0	0	0	0) () -	0	0	0	0	0	() -	0	0	0	0	0	0	-
	996	33	1	0	1	. () 45.42%	963	65	3	0	2	1	46.99%	931		6	0	2	3	47.43%
	4,792 3,080	1,718		7	27	69	9 32.65%	4,481	1,889	353	4	27	92	2 26.17%	4,388 2,854	1,845 1,378	488	4	25	111	22.65%
	3,080	1,362	185	3	14	56	5 30.32%	2,880	1,454	292	2	14	69	23.55%	2,854	1,378	395	2	12	79	19.86%
	0	0	0	0	0) () -	0	0	0	0	0	() -	0	0	0	0	0	0	-
	34,129 34,125	1,819			16	98	3 7.67%	33,912	1,612 1,612	1,701	5	11	110	0 6.47%		1,229		4	7	120	5.68%
	34,125	1,819	1,278	5	16	98	3 7.66%	33,908	1,612	1,701	5	11	110	0 6.47%	33,880	1,229	2,113	4	7	120	5.68% 5.68% 0.10%
	0	1 910	1 279	0	0		0 0.10%	0	0	1 701	0	0	11() 0.10%) 6.47%	33,880	1 220	0	0	0	120	0.10% 5.68%
	34,125	1,819	1,278	5	16	90	3 7.66%	33,908	1,612	1,701	5	11	11(0.4/%	33,880	1,229	2,113	4	/	120	5.08%
	0	0	0	0	0		52.07%	0	0	0	0	0	(57.62%	0	0	0	0	0	0	- 60.62%
		0	0	0	0) 39.05%		0	0	0	0	(36.99%		0	0	0	0	0	36.26%
	4	0	0	0	0) (52.35%	4	0	0	0	0	(58.11%	4	0	0	0	0	0	61.22%
	0	0	0	0	0) () -	0	0	0	0	0	() -	0	0	0	0	0	0	-
							-				-			-							
	365	0	0	0	0) () -	365	0	0	0	0	() -	365	0	0	0	0	0	-
	40,283	3,569	1,491	12	43	168	3 11.24%	39,721	3,565	2,057	10	39	204	9.90%	39,568	3,168	2,607	8	34	233	8.95%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(0 0	0	0	0 0	00	-	0	(0 0	0	0	0 0) -	0	0	0	0	0	0	-
	() 0	0	0	0 0	00	-	0	(0 0	0	0	0 0) -	0	0	0	0	0	0	-
	2,973		44	2	2 3	4	8.38%	2,829	737	7 99	1	3	8 8	8 8.01%	2,808 18,045	701	155	1	2	12	7.84%
	18,769	8,223	1,692	44	1 238	533	31.52%	18,120			32	191	. 735	5 29.42%		7,411	3,227	29	153	897	27.80%
	6,826	5 2,457	528	9	9 34	68	12.82%	6,560	2,468	8 783	7	28	98	3 12.49%		2,344	1,025	6	22	123	11.97%
	8	3 2	0	C	0 0	0 0	47.73%	8	2	2 0	0	0) C) 47.47%		, 2	1	0	0	0	47.02%
	116	5 15	4	C	0 0) 1	15.32%	114		5 5	0	0) 1	1 11.86%			7	0	0	1	9.94%
	115	5 14	3	0	0 0	0 0	11.82%	113	14	4 5	0	0	0 0	8.94%		. 14	7	0	0	1	7.37% 0.23% 7.38%
	1	0	0	0	0 0	0	0.22% 11.83%	1	(0 0	0	0	0 0	0.22%	» <u>1</u>	. 0	0	0	0	0	0.23%
	114	1 14	3	0	0 0	0	11.83%	112	14	4 5	0	0	0 0	0 8.95%	b 111	. 13	7	0	0	1	7.38%
	() 0	0	0	0 0	0	-	0	(0 0	0	0	0 0) -	0	0	0	0	0	0	-
	1	1	0	C	0 0	0	49.08%	1	i	1 0	0	0	0 0	50.32%		. 0	0	0	0	0	51.65%
	() 0	0	C	0 0	0 0	49.14%	0	(0 0	0	0) <u> </u>	49.19%		0	0	0	0	0	49.40%
	1	1	0	C	0 0	0 0	49.08%	1	(0 0	0	0	0 0	50.39%		. 0	0	0	0	0	51.80%
	184	1 0	0	0	0 0	00	45.00%	184	(0 0	0	0	0 0	45.00%	184	0	0	0	0	0	45.00%
	212	2 0	0	C	0 0	0 0	-	212		0 0	0	0	0 0) -	212		0	0	0	0	-
	22,254	8,886	1,739	46	5 242	538	30.91%	21,459	8,815	5 2,604	33	194	744	28.57%	21,362	8,126	3,390	31	156	910	26.85%

								Adverse Scenario										
			31/12/2021					31/12/2022					-		31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0	0 0	-	0	0 0	C) () C) -	(0	() (0 0	0	-
	0	0 0	0	0 0	-	0	0 0	C) () C) -	(0	() (0 0	0	-
	1,338 7	4 4	2	3 3	72.33%	1,307	100 10	2	2	6	67.08%	1,266	5 134	17	7	1 5	11	64.82%
	8,617 3,13	1 823	51 12	7 425	51.67%	8,086	3,198 1,288	47	7 142	2 555	5 43.11%	8,002			3 4:	1 113	698	38.94%
	1,118 1,03	5 154	21	6 41	26.96%	1,195	865 247	2	2 15	5 52	2 20.94%	1,203	767	337	7	1 11	61	17.99%
	2,383 61	2 161	203!	5 73	45.02%	2,170	692 295	20) 42	2 117	7 39.66%	2,115	587	454	4 17	7 35	170	37.38%
	37 2	4 7	0	1 1	20.08%	35	24 9	0)	. 2	18.50%	35	23	1:	1 (D 1	2	17.14%
	13	2 0	0	0 0	1.97%	13	2 1	0) () C	2.18%	12	2	:	1 (0 0	0	2.39%
	0	1 0	0	0 0	0.84%	0	1 0	0	0 () C	0.87%	(1	(0 (0 0	0	0.87%
	13	1 0	0	0 0	2.80%	13	1 1	C	0 () C	2.91%	12	2 2	:	1 (0 0	0	3.04%
	0	0 0	0	0 0	-	0	0 0	0	0 () C) -	(0 0	(0 (0 0	0	-
	242	2 7	0	1 1	21.16%	23	22 8	C)	. 2	2 20.03%	23	20	10) (0 1	2	18.82%
	23 2	1 7	0	1 1	20.41%	22	21 8	C)	. 2	2 19.14%	22	20	10	0 (0 1	2	17.82%
	0	1 0	0	0 0	55.95%	1	1 0	C) () C	56.83%	1	. 1	(0 (0 0	0	57.59%
	73	0 0	0	0 0	45.00%	72	0 0	C) () C	45.00%	72	. 0	() (0 0	0	45.00%
	883	0 0	0	0 0	-	883	0 0	() () -	883	0	() (0 0	0	-
	10,948 3,22	9 835	53 130	0 430	51.49%	10,384	3,321 1,306	48	8 146	563	43.11%	10,258	2,933	1,820	42 42	118	711	39.05%

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0	0	0 -	0	0	0	0	(0 0) –	0	0 0	(0 0	0	-
	0	0 0	0	0	0 -	0	0	0	0	(D C) –	0	0 0	(0 0	0	-
	239	3 1	. 1	0	0 61.33%	233	8	2	0		1 1	. 61.14%	229	.1 3	(0 1	2	59.34%
	2,989	1,663 135	9	35 6	0 43.99%	2,980	1,535	272	4	29	9 95	34.83%	2,916 1,50)7 365		4 24	113	31.05%
	1,590	846 88	3	9 4	0 44.95%	1,598	767	160	2	8	3 48	3 29.96%	1,565 74	18 212		1 8	53	24.81%
	1	5 0	0	0	0 33.75%	1	5	0	0		D C) 33.75%	1	5 0	(0 0	0	33.10%
	16,656	1,803 160	9	49 5	4 34.08%	16,056	2,321	242	9	5	5 77	32.03%	15,588 2,69	3 338	5	3 55	104	30.89%
	16,653	1,801 159	9	49 5	4 34.03%	16,053	2,319	241	9	5	5 77	31.99%	15,585 2,69	337	,	3 55	104	30.85%
	5	0 0	0	0	0 2.77%	5	1	0	0	(D C	2.75%	5	1 0	(0 0	0	2.62%
	16,648	1,800 159	9	49 5	4 34.04%	16,048	2,319	241	9	5	5 77	32.01%	15,580 2,69	336	8	3 55	104	30.88%
	0	0 0	0	0	0 -	0	0	0	0	(D C) -	0	0 0	(0 0	0	-
	3	2 1	. 0	0	0 44.47%	3	2	1	0	(D C	42.92%	3	2 1	(0 0	0	41.99%
	1	1 0	0	0	0 36.40%	1	1	0	0	(D C	30.52%	1	1 0	(0 0	0	27.37%
	2	1 1	. 0	0	0 47.36%	2	1	1	0	(D C	49.01%	2	1 1	(0 0	0	50.71%
	28	0 0	0	0	0 45.00%	28	0	0	0	(D C	45.00%	28	0 0	(0 0	0	45.00%
	317	0 0	0	0	0-	317	0	0	0	(0 0) -	317	0 0	(0 0	0	-
	20,228	3,469 296	19	84 11	4 38.67%	19,613	3,864	516	13	84	173	33.61%	19,077 4,21	1 705	12	2 79	219	31.09%







											Adverse So	enario								
					31/12/2021						31/12/2	.022					31/12/2023			
vN	(mln EU		re Stage 2 exposur	e Stage 3 exposure	Stock of provisions fo Stage 1 exposi	Stock of r provisions fo ure Stage 2 exposu	Stock of r provisions for ure Stage 3 exposu	Coverage Ratio Stage 3 exposure	- e Stage 1 exposure Sta	ge 2 exposure Stage	Stock 3 exposure provision Stage 1 ex	of Stock s for provisio posure Stage 2 ex	c of Stock of ns for provisions fo cposure Stage 3 exposu	r Coverage Ratio - Stage 3 exposure ire		exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
1	Central banks		0	0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0 0)	0 (0 -
2	Central governments		0	0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0 0)	0 (<u>ວ</u> -
3	Institutions	2,20	67 12	1	7	1	2	3 45.209	% 2,188	192	16	1	3	7 42.30%	2,134	236	26 1	L	3 11	40.36%
4	Corporates	7,5	60 3,03	6 48	51	9	99 1	58 34.98°	% 7,376	3,004	697	8	79	226 32.43%	p 7,212	2,965	901 8	3 6	8 277	7 30.79%
5	Corporates - Of Which: Specialised Lending	4,19	90 1,30	0 23	0	4	21	72 31.219	% 4,072	1,337	311	4	18	87 27.86%	4,007	1,321	391 3	3 1	7 100	0 25.70%
6	Corporates - Of Which: SME		3 2	2	1	0	1	0 35.159	% 3	20	2	0	1	1 31.26%	3	19	4 0)	1 1	1 29.39%
7	Retail	18	88 3	2 1	.4	0	0	2 17.059	% 186	29	18	0	0	3 14.00%	b 186	26	23 0)	0 3	3 12.24%
8	Retail - Secured on real estate property	14	47 2	6 1	.3	0	0	2 16.429	% 147	22	17	0	0	2 13.42%	b 147	18	20 0)	0 2	2 11.63%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		2	2	3	0	0	0 17.979	% 2	2	3	0	0	0 17.82%	b 2	1	3 0)	0 (0 17.62%
	Retail - Secured on real estate property - Of Which: non-SME	14	45 2	4 1	.0	0	0	2 16.049	% 145	21	14	0	0	2 12.61%	b 145	17	18 0)	0 2	2 10.73%
1	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0 0)	0 (<u>ງ</u> -
2	Retail - Other Retail		41	6	1	0	0	0 24.899	% 40	7	2	0	0	0 19.49%	39	7	3 0)	0 (0 17.17%
3	Retail - Other Retail - Of Which: SME		0	2	0	0	0	0 38.179	% 0	2	0	0	0	0 39.29%	0	2	0 0)	0 (0 40.08%
4	Retail - Other Retail - Of Which: non-SME		41	5	1	0	0	0 23.919	% 40	5	2	0	0	0 18.54%	39	5	2 0)	0 (0 16.34%
5	Equity		40	0	0	0	0	0 45.009	% 40	0	0	0	0	0 45.00%	o 40	0	0 0)	0 (0 45.00%
6	Securitisation																			
7	Other non-credit obligation assets	4	15	0	0	0	0	0 -	415	0	0	0	0	0 -	415	0	0 0)	0 (<u>ე</u> -
8	IRB TOTAL	10,47	71 3,19	0 503	3	10 1	102 1	74 34.63 %	% 10,206	3,226	732	10	83 2	.35 32.18%	9,987	3,227 9	50 9	<u> </u>	1 291	1 30.62%

	37	38	39	40	41	42	43	44	45 46	47	48	49	50	51	52	53	54	55	56	57
										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
n EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of oure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	C	() (0 0	-	0	0	0 () 0	0	-	0	0	C	0	0	0	-
	0	0	C	() (0 0	-	0	0	0 () 0	0	-	0	0	0	0 0	0	0	-
	2,683	292	14	. () (0 0	3.08%	2,534	418	37 () 1	1	2.62%	2,447	479	62	2 0	1	2	2.51
	6,906	2,429	238	12	2 60) 67	28.27%	6,870	2,231	473	48	123	26.09%	6,838	2,060	676	5 7	38	160) 23.64
	3,308	1,258	50	3	3 8	3 6	11.10%	3,328	1,140	148	2 8	14	9.65%	3,361	1,007	247	2	7	22	8.76
	46	17	(*)	(0 (0 0	10.97%	44	17	5 () 0	1	10.61%	44	15	8	8 0	0	1	. 10.39
	3,133	170	113	3	3	3 7	6.13%	3,039		210	8 4	11	5.46%	2,951	143	321	. 3	3	17	7 5.2 ² 0 3.85
	2,839	101	91	2	2	1 4	4.79%	2,755	100	175	2 1	7	4.12%	2,674	86	270	2	1	10	3.85
	193	21	14	. () (2	12.69%	186		23 () 0	2	8.54%	182	13	32	. 0	0	2	6.73
	2,646	80	77	2	2	1 3	3.41%	2,569	82	152 2	2 1	5	3.45%	2,492	73	238	3 2	1	8	3.46
	0	0	C	(0 (0 0	-	0	0	0 (0 0	0	-	0	0	0	00	0	0	
	294	69	22	1	1 2	2 3	11.56%	284	66	35	. 3	4	12.15%	278	57	51	. 1	2	6	5 12.70
	13	2	1	(0 (0 0	29.19%	13	2	2 (0 0	0	26.75%	12	2	2	2 0	0	0	24.91
	281	67	21	1	1 2	2 2	10.69%	272	63	34	. 2	4	11.49%	265	55	49	1	2	6	5 12.20
	30	0	C	(0 0	45.00%	30	0	0 (0	0	45.00%	30	0	0	0	0	0	45.00
	489	0	C	(0	-	489	0	0) 0	0	-	489	0	C	0	0	0	-
	13,240	2,891	365	15	5 63	B 75	20.45%	12,961	2,815	721 11	52	136	18.86%	12,755	2,682	1,059	10	42	178	16.829

										Adverse Scenario	D									
				31/12/2021						31/12/2022							31/12/2023			
mln EUR,%	Stage 1 exposure Stage	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	() -	0	0)	0	0 () -	0	0) (C	0	0	-
	0	0	0	0	0	() -	0	0)	0	0 () -	0	0) (C	0	0	-
	4,530	142	2	0	1	() 17.14%	4,513	154	7	0	1	16.46%	4,462	201	. 12	C	1	2	15.94%
	7,571	3,203	257	17	82	91	l 35.32%	7,745	2,780 50	5	8 6	5 160) 31.52%	7,646	2,693	692	. 7	, 55	198	28.53%
	3,308	1,588	92	4	11	10) 11.02%	3,425	1,347 21	7	2 1	1 2:	9.55%	3,413	1,258	318	2	9	27	8.59%
	19	54	8	0	2		61.36%	18	51 1	1	0	1 5	45.39%	17	50	13	C	1	5	39.56%
	228	39	16	0	1	2	15.90%	222	39 2	1	0	1 3	3 13.92%	218	37	27	, C	1	4	12.94%
	203	24	11	0	0	1	6.83%	197	25 1	5	0	2	5.76%	192	25	20	C	0	1	5.18%
	77	11	5	0	0	(4.21%	73	12	3	0	0 (3.55%	70	12	11	. 0	0	0	3.21%
	126	13	6	0	0	1	9.20%	124	14	7	0	2	8.34%	123	13	9	0	0	1	7.65%
	0	0	0	0	0	() -	0	0	0	0	0 () -	0	0) (0	0	0	-
	25	15	5	0	1	2	2 35.51%	25	14	5	0	1 2	35.13%	26	12	2	́С	0	2	35.56% 37.08%
	3	5	1	0	0	1	38.34%	3	5	2	0	2	37.39%	3	4	- 2	C	0	1	. 37.08%
	23	10	4	0	1	1	34.39%	22	9	1	0	2	34.32%	23	8	5	C	0	2	35.07%
	1	0	0	0	0	() 45.00%	1	0		0) 45.00%	1	0	(C	0	0	45.00%
	132	0	0	0	0	() -	132	0	0	0	0 () -	132	0) (C	0	0	-
	12,462	3,385	275	17	83	94	34.07%	12,614	2,973 53	5	8 6	3 164	30.61%	12,459	2,931	732	7	57	203	27.74%





								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provision Stage 3 exp
22		Central banks	43,601	(0	(0 43,595	c) () 1	. 0)
23		Central governments	7,647	12	0	(7,440		12	2 0) 1	- -
24		Regional governments or local authorities	4	(1	() 4	C) (0 0) 0	1
25		Public sector entities	0	(0	(0 0	0) (0 0) 0)
26		Multilateral Development Banks	0	(0	(0 0	0) (0 0) 0	J
27		International Organisations	0	(0	(0 0	0) (0 0) 0	J
28		Institutions	119	(24	(0 81	. 38	3 (0 0) 0	J
29		Corporates	406	25	380	33	3 202	. 76	5	1 1	. 1	
30		of which: SME	20	(17	(13	5	5	0 0) 0	1
31		Retail	6	(4	(2	2	, 	L C) 1	-
32	NETHERLANDS	of which: SME	1	(1	() 1	. 1	. (0 0) 0)
33		Secured by mortgages on immovable property	2,417	2	1,580	2	2 2,035	5 417	, e	5 0) 1	-
34		of which: SME	164		86		2 167	, O		3 0) 0	1
35		Items associated with particularly high risk	0	(0	(0 0	0) (0 0) 0)
36		Covered bonds	0	(0	(0 0	0) (0 0) 0	1
37		Claims on institutions and corporates with a ST credit assessment	0	(0	(0 0	0) (0 0) 0)
38		Collective investments undertakings (CIU)	0	(0	(0 0	0) (0 0) 0)
39		Equity	0	(0	(0 0	C		0 0	0)
40		Securitisation										
41		Other exposures	0	(0	(0 0	0) (0 0) 0)
42		Standardised Total	54,201	40	1,989	36	5 53,359	724	70) 2	5	j -

								Actual				
								31/12/202	0			
	_		Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	
43		Central banks	23,601	0	(0 23,601	0)	0	0
44		Central governments	12,137	0	()	0 12,135)	0	0
45		Regional governments or local authorities	0	0	()	0 (0)	0	0
46		Public sector entities	0	0	()	0 (0)	٥ ا	0
47		Multilateral Development Banks	0	0	()	0 (0)	Ĵ	0
48		International Organisations	0	0	()	0 (0)	<u>ງ</u>	0
49		Institutions	6	0	1		0 4	1)	J	0
50		Corporates	342	16	339) 2	4 222	179	1	7	J	0
51		of which: SME	2	0	2	2	0 (2)	J	0
52		Retail	30	0	17	7	0 31	0		1	1	0
53	GERMANY	of which: SME	28	0	16	ò	0 29	0)	1	0
54		Secured by mortgages on immovable property	1	0	1		0 1	0			J	0
55		of which: SME	0	0	(0 0	0			J	0
56		Items associated with particularly high risk	0	0	(0 0	0			<u>ງ</u>	0
57		Covered bonds	0	0	(0 0	0)	<u>)</u>	0
58		Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0			<u>ງ</u>	0
59		Collective investments undertakings (CIU)	0	0	(0 0	0			J	0
60		Equity	0	0	(0 0	0			J	0
61		Securitisation										
62		Other exposures	0	0	(0 (0	())	0
63		Standardised Total	36,118	16	358	24	4 35,995	181	18	3	L(0

							Actual				
							31/12/2020				
			Exposure values	Risk exposu	re amounts						
RowN um			Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)									
64		Central banks	22,838 0	5	0	22,827		0 0) 0	(0 0.00% 0 0.00%
65		Central governments	7,790 0	2	0	7,319	1 (0 0) 0	(0.00%
66		Regional governments or local authorities	4 0	1	0	9 4	0	0 0) 0	(16.13%
67		Public sector entities	0 0	0	0	0	0	0 0) 0	(0.00%
68		Multilateral Development Banks	0 0	0	0	0	0	0 0	0	(0.00%
69		International Organisations	0 0	0	0	0	0 0	0 0) 0	(0.00%
70		Institutions	255 0	51	0	213		0 0) 0	(0.00%
71		Corporates	795 207	715	240	569	244 220	0 0) 0	18	8.26%
72		of which: SME	143 14	113	18	3 74	68 12	2 0) 0		3 21.81%
73		Retail	1 0	0	0	0	0 (0 0) 0	() 11.61%
74	BELGIUM	of which: SME	1 0	0	0	0	0 0	0 0) 0	(10.34%
75		Secured by mortgages on immovable property	184 1	175	1	. 195	1	1 0) 0	(16.13%
76		of which: SME	2 1	2	1	. 1	1	1 0) 0	(16.13%
77		Items associated with particularly high risk	0 0	0	0	0	0 (0 0) 0	(0.00%
78		Covered bonds	0 0	0	0	0	0 (0 0) 0	(0.00%
79		Claims on institutions and corporates with a ST credit assessment	0 0	0	0	0	0 (0 0) 0	(0 0.00% 0 0.00% 0 0.00%
80		Collective investments undertakings (CIU)	0 0	0	0	0	0 (0 0) 0	(0.00%
81		Equity	0 0	0	0	0 0	0 (0 0) 0	(0.00%
82		Securitisation									
83		Other exposures	0 0	0	0	0 0	0	0 0) 0	(0.00%
84		Standardised Total	31,866 208	949	241	31,129	256 221	1	1	18	

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						-
:UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
UK, %)	112,514	0	1,735	0	111,186	3	0	5	0	
	72,604	31	307	0	70,345		70	27		
	104	21	86		105		/0	27	0	
	0		0	/	103	0	0	0		
	5,370	0	0	0	4,333	0	0	0	_	
	1,619	0	0	0	1,554		0	0		
	3,536	1	837	0	3,127		2	2	1	
	5,445	308	5,066	383				11	10	
	732	16	568	21	582		27	1	2	
	11,997	300	8,444	366				96	86	
	1,975	62	1,129	70			210	7	31	
	19,241	153	9,660	157	17,950	1,301	263	7	30	
	1,101	48	540	51	940	140	84	1	10	
	136	0	204	0	135	10	0	0	0	
	0	0	0	0	0	0	0	0	_	
	0	0	0	0	0	0	0	0	_	
	0	0	0	0	0	0	0	0	_	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	232,566	796	26,338	913	224,488	3,691	1,623	151	137	2

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
40	56.15%
5	60.26%
0	0.00%
0	0.00%
0	0.00%
0	8.09%
90	23.00%
15	56.94%
589	66.23%
148	70.53%
109	41.64%
36	42.49%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
832	51.29%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	1.39%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
26	50.72%
0	0.00%
0	62.37%
0	64.13%
4	64.73%
0	13.09%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
30	43.51%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	6.18%
0	0.00%
0	68.03%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	8.40%





			Actual									
		31/12/2020										
						ure amounts						
Rowl um	•		Exposure Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
		(mln EUR, %)										
106		Central banks	0	C	0 0	() (00) (0 0	<u>, 0</u>	
107		Central governments	11,025	C	0 0	(9,294	ł 0) (0 0	<u> </u>	
108		Regional governments or local authorities	C	C	0 0	() () 0	(0 0	<u>, 0</u>	
109		Public sector entities	C	C	0	() () 0		0 0	, <u> </u>	
110		Multilateral Development Banks	1,084	C	0	(0 856	5 0		0 0	, <u> </u>	
111		International Organisations	0	C	0	() () 0) (0 0	0	
112		Institutions	128	C) 28	(119)	0 0	0	
113		Corporates	81	C) 21	(0 81	0) (0 0	<i>i</i> 0	
114		of which: SME	0	C	0 0	() (0 0) (0 0	<i>.</i> 0	
115		Retail	0	C) ()	() () 0) (0 0	· 0'	
116	UNITED STATES	of which: SME	C	C	0	() () 0) (0 0	0	
117		Secured by mortgages on immovable property	C	C) ()	() () 0) (0 0	0	
118		of which: SME	C	C	0	() () 0) (0 0	0	
119		Items associated with particularly high risk	C	C) 0	() () 0) (0 0	0	
120		Covered bonds	C	C	0	() () 0) (0 0	0	
121		Claims on institutions and corporates with a ST credit assessment	0	C) 0	() () 0) (0 0	0	
122		Collective investments undertakings (CIU)	C	C	0 0	() () 0) (0 0	0	
123		Equity	C C	C) 0	() () 0) (0 0	0	
124		Securitisation										
125		Other exposures	C	C) ()	() () 0		0 0	0	
126		Standardised Total	12,318	0	49	0	10,352	2 0) 0	0 0	
			,									



			Actual									
		31/12/2020										
			Exposure	values	Risk expos	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision e Stage 3 ex
148		(mln EUR, %) Central banks	3,058	0	0		3,058	0				0
140		Central governments	4,470	0	0		4,481)		0
150		Regional governments or local authorities	0	0	0		0	0) () (0
150		Public sector entities	0	0	0) (0	0)) ()	0
152		Multilateral Development Banks	0	0	0) (0	0)) ()	0
153		International Organisations	0	0	0) (0	C) () ()	0
154		Institutions	180	0	73	S C	158	10) () (0
155		Corporates	106	14	77	, 22	. 121) 15	5 (D	0
156		of which: SME	0	0	0) C	0	C) () ()	0
157		Retail	3,533	27	2,650) 27	3,204	40) 172	2 31	L 1	.3
158	SPAIN	of which: SME	0	0	0) C	0	C) () ()	0
159		Secured by mortgages on immovable property	0	0	C) C	0	C) () ()	0
160		of which: SME	0	0	0) ()	0	C) () ()	0
161		Items associated with particularly high risk	0	0	0) C	0	0) () ()	0
162		Covered bonds	0	0	0) C	0	0) () ()	0
163		Claims on institutions and corporates with a ST credit assessment	0	0	0) C	0	C) () ()	0
164		Collective investments undertakings (CIU)	0	0	0) ()	0	C) () ()	0
165		Equity	0	0	0) C	0	0) () ()	0
166		Securitisation										
167		Other exposures	0	0	0	0 0	0	0) () ()	0
168		Standardised Total	11,347	41	2,799	49	11,022	51	187	33	3 13	3

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk exposur	e amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 expos
, ,.,	1,380	0	0	0	909	0	0	0	0	
	2,751	0	0	0				0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	-	0	0	
	0	0	0	0	0	0		0	0	
	0	0	0	0	Ŭ	0		0	0	
	241		180	0		7	8	6		
	1	0	±	0	±	1	0	0	0	
	2,806		1,464	44	,		44		0	
	602		268	25		25	24	0	0	
	117		176	0	110	10 0		0	0	
	0	0	0	0	9	-	0	0	-	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0		-	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	7,295	•	1,819	45	6,532	-	•	Ŭ		

						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	re amounts						
JR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	31	0	0	0	31	0	0	0	0	
	10,093	1	0	0	10,270	6	2	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	
	822	7	775	10		190		1	1	
	205	1	158	1	157	48		0	0	
	3,360	74	2,250	81	•					
	1,513	44	865	51	1,405				19	
	10,622	36	5,085	36		277			15	
	70	1	28	1	63	9		0	-	
	0	0	0	0	0	0	Ţ	0	-	
	0	0	0	0	0	0	_	0	0	
	0	0	0	0	0	0	-	0	0	
	0	0	0	0	•	0	-	0	•	
	0	0	0	0	0	0	0	0	0	
	-	-		-			-	-	-	
	0	0	0	0 127	0	0 840		0	•	
	24,928	118	8,110	127	24,500	840	344	34	59	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
8	94.97%
0	0.00%
3	7.58%
2	8.37%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
11	21.25%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	92.58%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	92.58%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
1	61.98%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
4	35.36%
3	80.97%
185	71.25%
71	61.84%
36	50.10%
1	52.10%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
226	65.61%

0 0. 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	
0 0. 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	00% 00%
0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	00%
0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	
0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	00%
0 0. 0 0. 1 4. 0 0. 145 84. 0 0.	
0 0. 1 4. 0 0. 145 84. 0 0.	00%
1 4. 0 0. 145 84. 0 0.	00%
0 0. 145 84. 0 0.	00%
145 84. 0 0.	80%
0 0.	00%
	37%
	00%
	00%
	00%
	00%
0 0.	00%
0 0.	00%
0 0.	00%
0 0.	00%
	00%
146 77.9	



			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	20			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 expe
169		Central banks	3,854	C	0	(3,855	(0 0	0	0	,
170		Central governments	229	C	0	(238	(0 0	0	0	1
171		Regional governments or local authorities	0	C	0	(0 0	(0 0	0	0	1
172		Public sector entities	0	C	0	(0 0	(0 0	0	0	1
173		Multilateral Development Banks	3,481	C	0	(3,076	(0 0	0	0	1
174		International Organisations	0	C	0	(0 0	(0 0	0	0	1
175		Institutions	1	C	0	() 1	(0 0	0	0	1
176		Corporates	128	1	. 127	1	l 117	1	1 1	0	0	1
177		of which: SME	8	C	6	() 6		2 0	0	0	1
178		Retail	39	1	. 23		L 38		2 1	0	0	1
179	LUXEMBOURG	of which: SME	36	1	. 21	1	L 35		1 1	0	0	1
180		Secured by mortgages on immovable property	0	C	0	(0 0	(0 0	0	0	1
181		of which: SME	0	C	0	(0 0	(0 0	0	0	1
182		Items associated with particularly high risk	19	C	28	() 19	(0 0	0	0	1
183		Covered bonds	0	0	0	(0 0	(0 0	0	0	1
184		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0 0	(0 0	0	0	1
185		Collective investments undertakings (CIU)	0	C	0	(0 0	(0 0	0	0	1
186		Equity	0	C	0	(0 0	(0 0	0	0	1
187		Securitisation										
188		Other exposures	0	C	0	(0 0	(0 0	0	0	1
189		Standardised Total	7,752	2	178	2	2 7,343	13	3 2	1	0	1

								Actual				
			31/12/2020									
			Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
190		Central banks	811	C	() (0 811	(0 ()	0
191		Central governments	3,774	C	() (3,796)	0 () (0
192		Regional governments or local authorities	0	C	() (0 0	C)	0 0) (0
193		Public sector entities	0	C	() (0 0	C)	0 0) (0
194		Multilateral Development Banks	120	C	() (120	C)	0 0) (0
195		International Organisations	0	C	() (0 0	C)	0 0) (0
196		Institutions	2,582	1	577	' (2,475	102	2	2 2	<u>/</u> (0
197		Corporates	175	ç	149) 14	4 168	7	7	9 () (3
198		of which: SME	5	C	۷	- (0 4	C)	0 0) (3
199		Retail	55	2	41		2 54	1		7 1	[(3
200	FRANCE	of which: SME	0	C	() (0 0	C		0 0) (ა
201		Secured by mortgages on immovable property	0	C	() (0 0	C		0 0) (ა
202		of which: SME	0	C	() (0 0	C		0 0) (ა
203		Items associated with particularly high risk	0	C	() (0 0	0		0 0) (5
204		Covered bonds	0	C	() (0 0	0		0 0) (ა
205		Claims on institutions and corporates with a ST credit assessment	0	C	() (0 0	C		0 0) (ა
206		Collective investments undertakings (CIU)	0	C	() (0 0	C		0 0) (ა
207		Equity	0	C	(00	0		0 0) (ა
208		Securitisation										
209		Other exposures	0	C	(0 0	0		0 0) (ა
210		Standardised Total	7,516	13	767	16	5 7,425	110	18	3 3	, C	ר

			Actual								
							31/12/202	0			
			Exposure	e values	Risk exposure amounts				Stock of	Stock of	Stock o
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provision
211		Central banks	6,228	S C	0	0 6,203	3 0) () (0 0	J
212		Central governments	118	S C	8	0 70) 0) () (0 0	1
213		Regional governments or local authorities	0) C	0	0 () 0) () (0 0	1
214		Public sector entities	0) C	0	0 () 0) () (0 0	1
215		Multilateral Development Banks	51	. C	0	0 (00) (0 (0 0	1
216		International Organisations	0	0 0	0	0	0 0) (0 0	1
217		Institutions	28	S C	9	0	9 12	2) (0 0	1
218		Corporates	28	10	28 1	5 28	3 0	1	1 (0 0	1
219		of which: SME	0) C	0	0 (00		0 (0 0	1
220		Retail	1	. C	1	0	0		0 (0 0	1
221	UNITED KINGDOM	of which: SME	0) C	0	0 (00		0 (0 0	1
222		Secured by mortgages on immovable property	2	c C	1	0	2 0) () (0 0	1
223		of which: SME	0	0 0	0	0	0 0) (0 0	1
224		Items associated with particularly high risk	0	0 0	0	0	0 0) (0 0	1
225		Covered bonds	0	0 0	0	0	0 0) (0 0	1
226		Claims on institutions and corporates with a ST credit assessment	0) C	0	0 (0 0) () (0 0	1
227		Collective investments undertakings (CIU)	0) C	0	0 (0 0) () (0 0	j
228		Equity	0) C	0	0 (0 0) () (0 0	,
229		Securitisation									
230		Other exposures	0	0 0	0	0 () 0) () (0 0	/
231		Standardised Total	6,457	10	46 1	5 6,312	2 12	11	L C) 0	/

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	31.32%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	32.29%
0	8.49%
0	0.00%
0	38.44%
0	38.51%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	25.33%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	8.00%
0	3.79%
0	0.00%
5	68.83%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
6	30.21%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	5.98%
0	0.00%
0	94.33%
0	99.89%
0	20.41%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	8.31%





									Baseline Scenario									
				31/12/2021					31/12/2022						31/12/2023			
RowN um	(mln E		exposure	Stock of Stage 3 exposure Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 expos	Stock of sure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	43,595	0	0 0	0 0	0.00%	43,595	0	0 (0 0 0	0.00%	43,595	5 (0 0	(0 0	0	0.00%
23	Central governments	7,476	132	30 1	. 13 12	40.05%	7,486 10	08	44	1 10 17	40.03%	7,480	101	1 57		1 7	23	3 40.03%
24	Regional governments or local authorities	4	0	0 0	0 0) 39.98%	4	0	0 (0 0 0	39.98%	4	ł (0 0	(0 0	0	0 39.98%
25	Public sector entities	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
26	Multilateral Development Banks	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
27	International Organisations	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
28	Institutions	79	39	0 0	0 0	70.09%	78 4	41	0 (0 0 0	69.66%	76	5 43	3 0	(0 0	0	0 69.71%
29	Corporates	196	77	55 1	. 2 34	f 60.65%	194 7	75	59 (0 2 35	58.99%	192	2 74	4 63	(2	36	5 57.46%
30	of which: SME	12	6	1 0	0 1	l 93.61%	12	6	1 (0 0 1	79.09%	11		5 2	(0 0	1	1 73.49%
31	Retail	2	7	1 0	1 0	63.39%	2	7	1 (0 1 0	63.25%	2	2 7	7 1	(D 1	0	0 63.09%
32 NETHERLANDS	of which: SME	1	1	0 0	0 0	63.86%	1	1	0 (0 0 0	63.57%	1	. 1	1 0	(0 0	0	0 63.28%
33	Secured by mortgages on immovable property	1,942	481	36 0	1 7	7 20.51%	1,886 51	14	59 (0 1 8	13.11%	1,879	9 494	4 86	(D 1	8	8 9.46%
34	of which: SME	156	11	3 0	0 3	3 77.64%	149 1	17	4 (0 0 3	63.26%	148	3 17	7 5	(0 0	3	3 50.81%
35	Items associated with particularly high risk	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
36	Covered bonds	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0		0 0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
39	Equity	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
40	Securitisation																	
41	Other exposures	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0) (0 0	(0 0	0	0.00%
42	Standardised Total	53,294	736	122 2	17 53	43.83%	53,245 74	5	162 2	2 13 61	37.33%	53,227	719	207	2	2 11	68	3 32.80%

									Baseline Scenario								
				31/12/2021					31/12/2022					31/12/2023			
	(mlr	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposi	ure Stage 3 exposur	Stock of Stock of e provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks	23,6	01 0 0	0	0	0 0.00%	23,601	0	0 0 0	0 0	0.00%	23,601	0 0	0	0)	0
	Central governments	12,1	19 15 0	0	0	0 40.00%	12,103	31	1 0 0	0 0	40.00%	12,076 50	5 2	0	1		1
	Regional governments or local authorities		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Public sector entities		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Multilateral Development Banks		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	International Organisations		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0) (0
	Institutions		4 1 0	0	0	0 26.47%	4	1	0 0 0	0 0	20.66%	4	1 0	0	0) (0 1
	Corporates	2	179 18	0	1	3 15.20%	217	182 1	19 0 1	1 3	15.76%	214 183	3 21	0	1		3 1
	of which: SME		0 2 0	0	0	0 45.00%	0	2	0 0 0	0 0	45.00%	0	2 0	0	0)	0 4
	Retail		26 4 1	. 0	1	1 81.58%	24	5	2 0 1	1 2	85.76%	23	5 3	0	1		2 8
GERMANY	of which: SME		25 4 1	. 0	1	1 95.00%	23	5	1 0 1	1 1	95.00%	22	5 2	0	1		2 9
	Secured by mortgages on immovable property		1 0 0	0	0	0 73.41%	1	0	0 0 0	0 0	64.14%	1	0 0	0	0)	0 6
	of which: SME		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Items associated with particularly high risk		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Covered bonds		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Collective investments undertakings (CIU)		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0
	Equity		0 0 0	0	0	0 0.00%	0	0	0 0 0	0 0	0.00%	0	0 0	0	0)	0 0
	Securitisation																
	Other exposures		0 0 0	0	0	0 0.00%		0	0 0 (0 0	0.00%	0	0	0	0		0
	Standardised Total	35,97	200 20	1	1	4 20.34%	35.951	219 2	3 1 2	2 5	23.41%	35,920 246	5 27	1	2		7 25.9

										Baseline Scenaric)							
				31/12/20)21					31/12/2022						31/12/2023		
RowN um	(mln EUR, %	Stage 1 exposure Stage	e 2 exposure Stage 3 e	Stock of provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	xposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exp	f for Stage 3 exposi	o - Jre Stage 1 exposu	re Stage 2 exposu	re Stage 3 exposure	Stock of S provisions for prov Stage 1 exposure Stage	tock of Stock of risions for provisions fo 2 exposure Stage 3 expos	or Ure Stage 3 exposure
64	Central banks	22,827	0	0	0	0 0	0.00%	22,827	0	0	0	0.0	0% 22,8	327	0	0 0	0	0 0.00%
65	Central governments	7,312	7	1	0	0 0	39.99%	7,303	15	2	1 0	1 39.9	9% 7,2	288	28	4 1	1	2 39.99%
66	Regional governments or local authorities	4	0	0	0	0 0	39.97%	4	0	0 (0	0 39.9	5%	4	0	0 0	0	0 39.93%
67	Public sector entities	0	0	0	0	0 0	0.00%	0	0	0 (0 0.0	0%	0	0	0 0	0	0 0.00%
68	Multilateral Development Banks	0	0	0	0	0 0	0.00%	0	0	0 (0 0.0	0%	0	0	0 0	0	0 0.00%
69	International Organisations	0	0	0	0	0 0	0.00%	0	0	0		0 0.0	U%	0	0	0 0	0	0 0.00%
70	Institutions	218	4	1	0) 44.62%		/	2		1 40.5	7% Z	213	8	3 0	0	1 39.42% 29 10.25%
/1	Corporates of which: SME	205	62	16	0	0 25	5 10.40%					2/ 10.3	2% J	2004 <u>2</u>	200 Z/	9 0	0	29 10.25%
72		/0	02	10	0		12 95%	0	 	20		19.0 0 14.1	3% 1%	//	0			4 17.40%
74 BELGIU	M of which: SME	0	0	0	0		11 26%	0	0	0		0 121	8%	0	0	0 0	0	0 13.25%
75 DELGIU	Secured by mortgages on immovable property	194	2	1	0	0 1	91 62%	194	2	1		1 86.2	7% 1	93	3	2 0	0	1 80.17%
76	of which: SME	1	1	1	0	0 1	95.47%	1	1	1 (1 93.5	9%	1	1	1 0	0	1 92,41%
77	Items associated with particularly high risk	0	0	0	0	0 0	0.00%		0	0		0 0.0		0	0	0 0	0	1 92.41% 0 0.00%
78	Covered bonds	0	0	0	0	0 0	0.00%	0	0	0		0 0.0		0	0	0 0	0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 0	0.00%	0	0	0 (0	0 0.0	0%	0	0	0 0	0	0 0.00%
80	Collective investments undertakings (CIU)	0	0	0	0	0 0	0.00%	0	0	0 (0	0 0.0		0	0	0 0	0	0 0.00% 0 0.00%
81	Equity	0	0	0	0	0 0	0.00%	0	0	0 (0	0.0	0%	0	0	0 0	0	0 0.00%
82	Securitisation																	
83	Other exposures	0	0	0	0	0 0	0.00%	0	0	0 (0 0	0.0	0 / 0	0	0	0 0	0	0 0.00%
84	Standardised Total	31,122	239	245	1	1 27	11.04%	31,103	237 26	56 1	1	30 11.16	5% 31,08	80 2	39 28	7 1	1	0 0.00% 33 11.35%

12	!	13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenari	0									
				31/12/2021						31/12/2022							31/12/2023			
Stage 1 e	xposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3 exp	Stock of osure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	111,186	3	C) (0 0		0.00%	111,186	3	0	0	0 0	0.00%	111,186	3	C	C	0	C	0.00%
	70,173	425	137	7 13	3 24	1 70	51.09%	69,920	621	195	15 2 ⁴	4 93	3 47.60%	69,608	866	261	15	25	119	0.00% 45.60% 54.90% 0.00% 38.68% 31.06% 19.87% 28.37% 38.37%
	67	36	10)	0 1	L E	61.45%	72	29	12	0	1 7	7 57.45%	75	24	15	0	1	8	54.90%
	0	0	C)	0 C) (0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	C	0.00%
	4,326 1,550	7	C)	0 0) (42.53%	4,315	18	1	0	0 0	40.60%	4,299 1,538 3,007 3,936	33	2	0	1	1	38.68%
	1,550	3	C		0 C) (31.06%	1,546 3,035	8	0	0	0 0	31.06%	1,538	15	1	0	0	C	31.06%
	3,078	205	32	2	5 2	2 6	5 19.36%	3,035	215	65	4	2 13	3 19.50%	3,007	215	93	4	2	19	19.87%
	4,114	954	488	3 13	3 10	137	7 28.17%	4,016	962	577	12 1	1 163	3 28.27%	3,936	950	670	12	11	190	28.37%
	597	126	44	1	2 2	2 21	l 47.88%	582	125	60	2	2 25	5 41.88%	568		76	2	. 2	29	38.37%
	11,172	1,001	1,174	10	1 121	L 786	66.94%	10,840	1,067	1,439	94 13	1 955		10,573	1,073	1,702	92	135	1,124	66 040/
	1,657	401	290	12	2 40	197	7 67.97%	1,596	400	353	10 4	0 232	2 65.72%	1,550	386	412	10	39	264	64.07%
	17,905	1,205	403	3 14	4 41	188	3 46.67%	17,672	1,311	531	12 42	2 219	9 41.32%	17,518	-	660	12	44	249	37.68%
	924	130	111		2 6	5	3 47.92%	895	137	132	2	6 60	45.60%	876	135	152	2	5	67	43.69%
	137	6	1) () 4.56%	132	10	3	0	0 (0 4.52%	127	13	5	0	0	0	4.48%
	0	0					0.00%	0	0	0	0	0 (0.00%	0	0	0	0	0	0	0.00%
	0	0	(0.00%	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0					0.00% 0.00%	0		0			0.00% 0.00%	0	0	0	0	0		64.07% 64.07% 37.68% 43.69% 4.48% 0.00% 0.00% 0.00% 0.00%
	0	U	Ĺ				0.00%	0	U	0	0		0.00%	0	0	U	0	0	0	0.00%
	0	0			0		0.00%	0		0	0	0	0.00%	0	0			0		0.000/
	223,710	3,846	2,246	14 7	7 198	i 1,19		222,735	4,243	2,824 13	8 21	1 1,451		221,867	4,526	3,408	135	219	1,709	0.00% 50.16%











	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
		10					10				Baseline Scenario									51	52
				31/12/2021							31/12/2022							31/12/2023			
Sta %)	ige 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	909		0	0)	0 (0.00%	909		0	0	0	C	0.00%			0	0	0	0	0.00%
	2,795	4	0	0)	0 (40.00%	2,789	10	0	0	0	0	40.00%	2,781	17	1	0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 66.66% 32.26% 0.00% 89.85% 65.28% 4.85% 9.42% 4.85% 9.42% 4.45% 0.00% 0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0		0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0		0 0	0 66.66% 0 32.04%	0	0	0	0	0	0	0 66.66%	0	0	0	0	0	0	66.66%
	0	0	0	0			0 32.04% 0 0.00%	0	0	0	0	0	0) 32.20%) 0.00%	0	0	0	0	0	0	32.26%
	246		0	0			5 0.00% 5 91.97%	229	0	0	0	0	22	3 90.58%	222	0	0	0	0	0	0.00%
	240		10	4	F		0 68.72%	229		23		9	2	0 66.54%	1				9	0	65 28%
	2,507	233	67				6 8.87%	2,403	299	106	0	0	7	7 6.21%	2,316	344	148	0	0	7	4 85%
	528	200	29	0			4 12.31%	514	44	35	0	0	4	10.67%	502	48	42	0	0	4	9 42%
	119	6	1	0)	0 (0 4.52%	113		3	0	0	0) 4.49%	108	12	5	0	0	0	4.45%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%
	0	C	0	0)	0 (0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	C	0	0)	0	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00% 20.07%
	6,575	292	85	4		8 21	L 24.86%	6,443	375	133	3	10	29	21.99%	6,337	428	187	3	10	38	20.07%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	D C	0	0	0.00% 40.00% 0.00% 20.34% 0.00% 59.36% 70.00% 0.00% 89.70%
	9,281 13	3 0	0) 0		40.00%	9,266	28	1	0	0	C	0 40.00%	9,243	50	2 C	1	1	40.00%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	855 1	L 0	0	0 0		20.34%	852	4	0	0	0	C	20.34%	849	8	0 0	0	0	20.34%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	119 0	0 0	0	0 0		59.65%	119	0	0	0	0	C	58.94%	119	0	0 0	0	0	59.36%
	80 1	L 0	0	0 0		0 70.00%	79	2	0	0	0	C	70.00%	78	3 (0 0	0	0	70.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0 0		92.81%	0	0	0	0	0	C	91.17%	0	0	0 0	0	0	89.70%
	0 0	0 0	0	0 0		48.06%	0	0	0	0	0	C	48.73%	0	0	0 0	0	0	48.97%
	0 0	0 0	0	0 0		58.32%	0	0	0	0	0	C	50.24%	0	0	0 0	0	0	47.48%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	35.70% 48.97% 47.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	D C	0	0	0.00%
	0 0	0 0	0	0 0		0.00%	0	0	0	0	0	C	0.00%	0	0	D C	0	0	0.00%
	0 0	0 0	0	0		0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	10,336 16	6 0	0	0)	10,318	34	1	0	1	0	0 44.40%	10,290	61	2 0	1	1	42.65%

											Baseline Scenario										
				31/12/2021							31/12/2022			_				31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	31	0	0	(0	0	0.00%	31	0	0	0	0	C	0.00%		. 0	0	0	0	0	0.00%
	10,234	37	6		2	1	3 43.06%	10,191	75	12	2	2	10	41.34%		130	20	2	3	8	40.67%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%		0	0	0	0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%		00	0	0	0	0	0.00% 40.67% 0.00% 0.00% 0.00% 46.71% 18.17% 21.21% 68.29% 55.34% 67.03% 65.86% 0.00% 0.00% 0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0	0	0.00%		00	0	0	0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0	C	0.00%		00	0	0	0	0	0.00%
	0	0	0	(0	0	0 67.73%	0	0	0	0	0	C	51.43%		0 0	0	0	0	0	46.71%
	706	103	28		1	1	7 25.83%	687	107	42	1	1	ç	20.75%			57	1	1	10	18.17%
	173	26	9	(0	0	3 37.47%	167	27	14	0	0	4	26.60%	161		20	0	0	4	21.21%
	2,980	499	380	20	6 6	52 27	3 71.91%	2,878 1,202 10,240	510	472	23	63	329	69.74%		502	561	22	62	383	68.29%
	1,244	338	164		5 3	33 9	8 59.51%	1,202	340	204	4	34	116	56.94%		332		4	34	135	55.34%
	10,278	297	104		7 3	31 7	4 71.28%	10,240	308	131	6	33	90	68.59%	10,207	314	159	6	37	106	67.03%
	56	14	4	(0	2	2 60.83% 0 0.00%	54	15	5	0	2	3	63.73%	52	15	/	0	2	5	65.86%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0		0.00%		0 0	0	0	0	0	0.00%
	0	0	0		0	0		0	0	0	0	0		0.00%		0 0	0	0	0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0	(0.00%	0	0 0	0	0	0	0	0.00%
	0	0	0		0	0	0 0.00%	0	0	0	0	0		0.00%		0 0	0	0	0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00%
	0	0	0		0	0	0.000/	0	0	0	0	0		0.000/		0	0	0	0	0	0.000/
	24,230	935	519	21	0 5 9	<u> </u>	0 0.00% 3 68.97%	24,028	1,000	656	22	98	432	0.00% 65.90%	23,832	1,055	797	32	103	508	0.00% 63.77%
	24,230	933	519	53	5	5 55	5 00.37%	27,028	1,000	050	33	90	432	05.90%	23,032	±,055	/3/	52	103	500	03.7798

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
S(%)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	3,058	0	0	(0 (0 C	0.00%	3,058	0 0	00	0	(0.00%) 0	(0 0	0	0.00%
	4,467	12	2	1	1 (0 1	40.02%	4,450 2	8 3	1	1	1	40.02%	-	5 50) 6	1	1 2	3	40.02%
	0	0	0	(0 (0 0	0.00%	0	0 0	0 0	0	(0.00%) <u> </u>	0 0	(0 0	0	40.02% 0.00% 0.00% 0.00% 66.70% 11.29% 0.00% 84.45% 0.00% 32.95% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0.00%	0		0 0	0	(0.00%			0 0	(0 0	0	0.00%
	0	0	0	(0.00%	0		0	0	(0.00%			0 0	(0 0	0	0.00%
	0	0	0				0.00%			0	0		0.00%			0	(0	0.00%
	15/	12	0) 59.75%	155 1		0 0	0	(0 64.59%		5 15				1	66.70%
	53	66	17				2 13.68% 0 0.00%	5/ 5		0 0	0		2 12.33% 0 0.00%		53	23			3	11.29%
	3,131	65	0				5 0.00% 5 84.43%	3,055 8		0	0	222	3 84.46%			0	2/	0 1 27	0	94 45%
_	3,131	03	220				0.00%	8)	24	233	0.00%	-		334	; (202	0.00%
	0	0	0				43.53%	0		0	0		37.09%						0	32 95%
	0	0	0	(0.00%	0		0	0	(0.00%						0	0.00%
	0	0	0	(0.00%	0		0	0	(0.00%				(0	0.00%
	0	0	0	(0 (0 0	0.00%	0		0	0	(0.00%) () 0	(0 0	0	0.00%
	0	0	0	(0 (0 0	0.00%	0	0 0	0	0	(0.00%) () 0	(0 0	0	0.00%
	0	0	0	(0 (0 0	0.00%	0	0 0	0	0	(0.00%) 0) 0	(0 0	0	0.00%
	0	0	0	(0 (0 0	0.00%	0	0 0	0	0	(0.00%) () 0	(0 0	0	0.00%
	0	0	0	(0 (0 C	0.00%	0	0 0	0 0	0	(0.00%	o C) C) 0	(0 0	0	0.00%
	10,865	156	239	35	5 20	189	78.98%	10,774 180	5 299	36	26	237	79.11%	10,680	215	364	35	i 29	288	79.06%



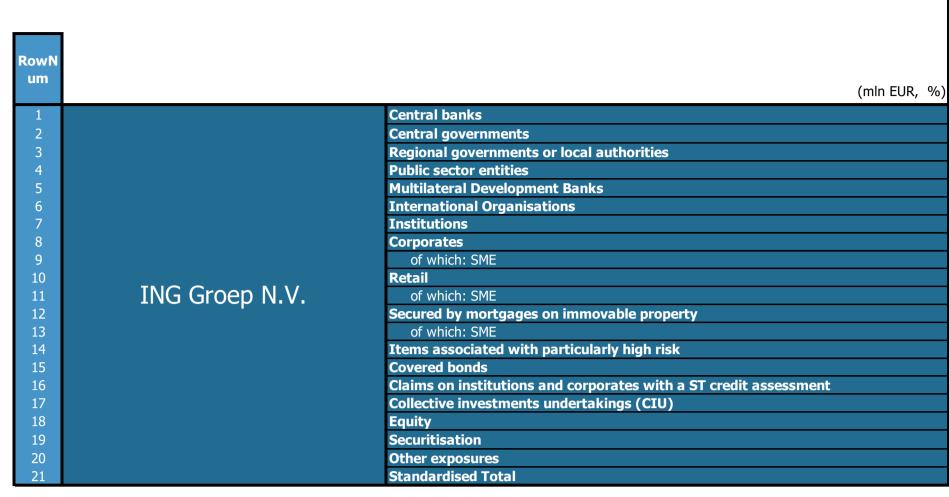
	ING Groep N.V.																	
		12	13 14	15	16	17	18	19 20	21	1 22	23 24	25	26	27 28	29	30	31	32
										Baseline Scenar	0							
				31/12/2021						31/12/2022					31/12/2023			
vN n	(mln EUR, %)		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 e	Stock of exposure provisions for Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exp	f for osure Stage 3 expos	o - Ire Stage 1 exposu	re Stage 2 exposure Stage 3 exp	Stock of posure provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio · Stage 3 exposure
9	Central banks	3,855	0	0 0	0	(0.00%	6 3,855	0	0	0 0	0 0.0	0% 3,8	55 0	0	0	0	0 0.00%
0	Central governments	237	0	0 0	0	(41.47%	6 237	1	0	0 0	0 41.1	0% 2	37 1	0	0	0	0 40.75% 0 40.79% 0 40.79% 0 0.00% 1 41.28% 0 0.00%
1	Regional governments or local authorities	0	0	0 0	0	(40.79%	6 0	0	0	0 0	0 40.7	9%	0 0	0	0	0	0 40.79°
2	Public sector entities	0	0	0 0	0	(0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00°
3	Multilateral Development Banks	3,070	5	0 0	0	(44.97%	3,062	13	1	0 0	0 43.0	1% 3,0	51 23	2	0	1	1 41.28°
4	International Organisations	0	0	0 0	0	(0.00%	6 0	0	0	0 0	0.0		0 0	0	0	0	0 0.00°
5	Institutions	1	0	0 0	0	(20.28%	6 1	0	0	0 0	0 16.4	8%	1 0	0	0	0	0 15.04%
6	Corporates	115	11	2 0	0	(11.12%	6 113	13	4	0 0	0 9.9	3% 1	10 13	6	0	0	1 9.39%
7	of which: SME	6	2	0 0	0	(21.47%	6 5	3	0	0 0	0 17.7	9%	5 3	0	0	0	0 16.76°
3	Retail	36	3	2 0	0	1	35.59%	6 35	4	2	0 0	1 30.6	0%	34 4	3	0	0	0 16.769 1 26.869 1 27.469 0 62.119 0 0.009 0 30.019
LUXEMBOURG	of which: SME	33	3	2 0	0	1	36.07%	6 32	3	2	0 0	1 31.2	2%	31 4	2	0	0	1 27.46°
0	Secured by mortgages on immovable property	0	0	0 0	0	(70.07%	6 0	0	0	0 0	0 64.0	3%	0 0	0	0	0	0 62.11°
1	of which: SME	0	0	0 0	0	(0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00°
2	Items associated with particularly high risk	19	0	0 0	0	(30.01%	6 19	0	0	0 0	0 30.0	1%	19 0	0	0	0	0 30.01°
3	Covered bonds	0	0	0 0	0	(0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00%
4	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	C	0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00%
5	Collective investments undertakings (CIU)	0	0	0 0	0	(0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00°
6	Equity	0	0	0 0	0	0	0.00%	6 0	0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00%
7	Securitisation																	
8	Other exposures	0	0	0 0	0	(0.00%		0	0	0 0	0.0	0%	0 0	0	0	0	0 0.00% 2 20.24%
9	Standardised Total	7,334	20	4 0	0	1	23.54%	7,321	30	7	0 1	1 21.0	5% 7,30	06 42	10	0	1	2 20.24°

								Baseline Scenario	0			
					31/12/2021			31/12/2022			31/12/2023	
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	atio - osure Stage 1 exposure Stage 2 exposure Stage 3 expos	ure Stock of Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	811	0 0	0 0	0 0.00%	o 811	0 (0 0 0.	0.00% 811 0	0 0 0	0.00%
191		Central governments	3,781	14 1	0 0	1 40.00%	o 3,763 3) 3	1 1 40.	0.00% 3,743 48		40.00%
192		Regional governments or local authorities	0	0 0	0 0	0 0.00%	0			0.00% 0 0		0.00%
193		Public sector entities	0	0 0		0 0.00%				0.00% 0 0		0.00%
194		Multilateral Development Banks	120	0 0		0 18.27%	o 119			8.27% 119 1		<u>18.27%</u> 0.00%
195		International Organisations	0 2 425	0 0		0 0.00%	•			0.00% 0 0		16.89%
196		Institutions	2,425	125 29		5 16.44% 2 14.94%	_,	59		6.72% 2,368 127 5.04% 161 11	$\frac{84}{12}$ 0 0 2	15.16%
197		Corporates of which: SME	104			2 14.94%			$0 \qquad 0 \qquad 2 \qquad 15.$	5.04% 101 11 4.720/ 4 0		4.35%
198		Retail	4 E2			6 70,290				1.93% 50 2		73.29%
200	FRANCE	of which: SME	55			0 70.387				8,53% 0 0		66.34%
200	FRANCE	Secured by mortgages on immovable property	0			0 54.83%				0.46% 0 0		49.60%
201		of which: SME	0			0 0.00%						0.00%
202		Items associated with particularly high risk	0	0 0		0 0.00%						0.00%
204		Covered bonds	0	0 0		0 0.00%				0.00% 0 0		0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0 0		0 0.00%				0.00% 0 0		0.00%
206		Collective investments undertakings (CIU)	0	0 0		0 0.00%	0			0.00% 0 0		0.00%
207		Equity	0	0 0	0 0	0 0.00%	6 0			0.00% 0 0		0.00%
208		Securitisation										
209		Other exposures	0	0 0	0 0	0 0.00%		0 (0 0 0.	0.00% 0 0	0 0 0	0.00%
210		Standardised Total	7,354	151 49	5 3	13 25.74%	7,298 173	8 82 4	4 3 19 23.3	.36% 7,253 189	11 4 3 25	0.00% 22.80%



											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	6,203	0	0	0)	0 (0.00%	6,203	0	0	C) C	0	0.00%	6,203	0	0 (0	0	0.00% 40.00% 0.00% 0.00% 0.00% 28.91% 14.63% 0.00% 92.17% 99.08% 31.91% 0.00% 0.00% 0.00% 0.00%
	69	0	0	0)	0 0	0 40.00%	68	3 1	. 0	0	0 0	0	40.00%	68	2	0 (0	0	40.00%
	0	0	0	0	0	0 (0.00%	0	0 0	0	0	0 0	0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	()	0 (0.00%	0	0 0	0 0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0)	0 0	0.00% 0.00%	0	0 0	0 0	0		0	0.00%	0	0		0	0	0.00%
	0	0	0				0.00% 0 29.47%	0			0		0	0.00%	0	0		0	0	0.00%
	12	8					2 29.47% 2 14.68%	12	/	۲ Z			0 0	29.05% 14.66%	13		2 (0	1	28.91%
	27	0	11				0.00%	27		. 11			2	0.00%	26			0	2	14.03%
	1	0	0) 94.45%	0					0	93.27%	0	0		0	0	0.00%
	1	0	0) 99.60%	1		0			0	99.35%	1	0		0	0	92.17%
	2	0	0				37 39%	2		0	0		0	34.53%	2	0		0	0	31 91%
	0	0	0)	0 () 37.39% 0 0.00%	0			0		0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	()	0 (0.00%	0	0	0	0) 0	0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	C)	0 (0.00%	0) 0) 0	C) (0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	()	0 (0.00%	0	0 0) 0	C) C	0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	C)	0 (0.00%	0) 0) 0	C) C	0 0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	C	0	0 (0.00%	0	0 0) 0	C) C	0	0.00%	0	0	0 (0	0	0.00%
	0	0	0	0		0	0.00%	0	0) 0	C	0	0	0.00%	0	0	0 (0	0	0.00% 19.10%
	6,313	9	12	0		0 2	2 17.95%	6,313	9	13	0	0	2	18.56%	6,312	9 14	4 0	0	3	19.10%





									Adverse Scenario									
				31/12/2021					31/12/2022						31/12/2023			
RowN um	(min El		xposure Sta	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 ex	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	43,595	0	0 0	0 0	0.00%	43,595	0	0 (0 0 0	0.00%	43,595	5 0	0	(0 0	0	0.00%
23	Central governments	7,396	160	82 2	19 33	40.02%	7,378 1	46	114 1	1 10 46	40.01%	7,374	4 137	127	1	1 7	51	40.00%
24	Regional governments or local authorities	4	0	0 0	0 0	39.98%	4	0	0 (0 0 0	39.98%	4	4 0	0	(0 0	0	39.98%
25	Public sector entities	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
26	Multilateral Development Banks	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
27	International Organisations	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
28	Institutions	78	41	0 0	1 0) 72.78%	75	43	1 (0 1 0	72.89%	72	2 46	1	(0 1	1	. 72.36%
29	Corporates	152	118	58 1	4 35	60.19%	155 1	06	67 1	1 3 39	58.16%	154	101	74	(0 2	41	. 55.97%
30	of which: SME	11	6	1 0	1 1	l 86.76%	10	6	2 (0 1 1	75.26%	10) 6	3	(0 0	2	71.87%
31	Retail	2	7	1 0	1 0	75.69%	1	7	1 (0 1 0	75.33%	1	L 7	1	(0 1	0	74.69%
32 NETHERLANDS	of which: SME	1	1	0 0	0 0) 77.48%	1	1	0 (0 0 0	76.86%	1	l 1	1	(0 0	0	76.00%
33	Secured by mortgages on immovable property	1,886	532	40 0	1 8	3 19.06%	1,856 5	31	71 (0 1 8	11.82%	1,849	9 509	100		0 1	9	9.04%
34	of which: SME	155	12	3 0	0 3	3 75.25%	146	19	5 (0 0 3	57.91%	146	5 18	6		0 0	3	46.42%
35	Items associated with particularly high risk	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0	0 0	0		0 0	0	0.00%
36	Covered bonds	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	0	0 0	0	(0 0	0	0.00%
39	Equity	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C) 0	0	(0 0	0	0.00%
40	Securitisation																	
41	Other exposures	0	0	0 0	0 0	0.00%	0	0	0 (0 0 0	0.00%	C	0 0	0	(0 0	0	0.00%
42	Standardised Total	53,114	858	181 3	26 76	42.00 %	53,065 8	34	253 2	2 16 94	37.04%	53,050	799	303	2	2 13	103	33.85%

													Adverse Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stag	ge 1 exposure Stage 2	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	e Stage 1 expos	ure Stage 2 expo	osure Stage 3 exposu	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ra e Stage 3 expo
	Central banks		23,601	0	0	() (0	0.00%	23,601		0	0	0 0	0	0.00	% 23	.601	0	0	0	0 0	0
	Central governments		12,094	40	1	() (0	40.00%	12,062		71	2	1 1	1	40.00	% 12	,028	103	4	1	1 2	2 40
	Regional governments or local authorities		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0
	Public sector entities		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.
	Multilateral Development Banks		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.
	International Organisations		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.
	Institutions		4	2	0	() (0	34.93%	4		1	0	0 0	0	31.95	%	4	1	0	0	0 0	0 26.9
	Corporates		216	183	19	()	2	3 15.58%	211	18	85	22	0 2	. 4	16.74	%	205	187	27	0	1 5	5 17.6
	of which: SME		0	2	0	() (0	45.00%	0		2	0	0 0	0	45.00	%	0	2	0	0	0 0	0 45.0
	Retail		26	4	1	()	1	1 81.54%	24		5	2	0 1	2	85.53	%	23	5	3	0	1 3	3 87.4
GERMANY	of which: SME		25	4	1	()	1	1 95.00%	23		5	1	0 1	1	. 95.00	%	22	5	2	0	1 2	2 95.′
	Secured by mortgages on immovable property		1	0	0	() (0	80.01%	1		0	0	0 0	0	79.91	%	1	0	0	0	0 0	0 78.′
	of which: SME		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.′
	Items associated with particularly high risk		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.′
	Covered bonds		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.′
	Claims on institutions and corporates with a ST credit assessment		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.0
	Collective investments undertakings (CIU)		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.′
	Equity		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00	%	0	0	0	0	0 0	0 0.′
	Securitisation																						
	Other exposures		0	0	0	() (0	0.00%	0		0	0	0 0	0	0.00		0	0	0	0	0 0	0 0.0
	Standardised Total		35,942	229	22	1	. 3	3	20.90%	35,903	26	63	27	1 3	6	24.219	6 35,	862	297	4	1	3 9	9 26.3

												Adverse Scenario	D					
						31/12/2021	L					31/12/2022				31/12/2023		
RowN um		(n	Sta mln EUR, %)	age 1 exposure Sta	age 2 exposure Stage 3 exp	Stock of osure provisions fo Stage 1 expose	Stock of provisions for ure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio Stage 3 exposu	- e Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposi	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		22,827	0	0	0	0	0.00	% 22,827	0 0	0 (0 0	0 0.00% 22,	327 0	0 0 0	0 0	ر 0.00%
65		Central governments		7,301	17	2	1	0	1 40.00	% 7,282	34 4	1 1	1 1	2 40.00% 7,	258 55	7 1 1	. 3	3 40.00%
66		Regional governments or local authorities		4	0	0	0	0	0 39.96	% 4	0 0	0 (0 0	0 39.93%	4 0	0 0 0	0 0	0 39.90% 0 0.00%
67		Public sector entities		0	0	0	0	0	0.00	% 0	0 0	0 (0 0	0 0.00%	0 0	0 0 0	C) 0.00%
68		Multilateral Development Banks		0	0	0	0	0	0.00	% 0	0 0	0 (0 0	0 0.00%	0 0	0 0 0	C	0 0.00%
69		International Organisations		0	0	0	0	0	0.00	0	0 0	0 (0 0	0 0.00%	0 0	0 0 0	0 0	0 0.00%
70		Institutions		205	16	2	0	0	1 32.82	% 208	4	4 (0 0	2 35.90%	208 10	6 0 0	2	2 39.27%
71		Corporates		407	355	270	1	1 3	0 11.20	% <u>440</u> 20	30 313	3 1	1 1 3	7 11.75%	135 255 34	3 1 1	41	1 11.95% 5 17.06%
72		of which: SME		70	67	17	0	0	4 21.91	% 68	53 23	3 (0 0	4 18.77%	71 54 2	9 0 0	5	v 17.06%
73		Retail		0	0	0	0	0	0 13.84	% 0	0 0) (0 0	0 16.45%	0 0	0 0 0	0	0 18.79%
74	BELGIUM	of which: SME		0	0	0	0	0	0 12.06	% 0	0 0) (0 0	0 14.31%	0 0	0 0 0	0	0 16.37%
75		Secured by mortgages on immovable property		194	2	1	0	0	1 90.24	% 193	3 1	1 (0 0	1 84.08%	.92 3	2 0 0) 1	1 78.42%
76		of which: SME		1	1	1	0	0	1 94.77	% 1	1 1	1 (0 0	1 92.55%	1 1	1 0 0	1	1 91.27%
77		Items associated with particularly high risk		0	0	0	0	0	0.00	% 0	0 0	0 (0 0	0 0.00%	0 0	0 0 0	0	0 0.00% 0 0.00%
78		Covered bonds		0	0	0	0	0	0.00	% 0	0 0	0 (0 0	0 0.00%	0 0	0 0 0	0	ر 0.00%
79		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00	% 0	0 0) (0 0	0 0.00%	0 0	0 0 0	0	0.00%
80		Collective investments undertakings (CIU)		0	0	0	0	0	0.00	% 0	0 0) (0 0	0 0.00%	0 0	0 0 0	0	0.00%
81		Equity		0	0	0	0	0	0.00	% 0	0 0) (0 0	0 0.00%	0 0	0 0 0	0	0 0.00%
82		Securitisation																
83		Other exposures		0	0	0	0	0	0.00		0 0) (0 0	0 0.00%	0 0	0 0 0	0 0	0.00%
84		Standardised Total		30,939	391	276	2	2 33	3 11.939	/0 30,955 32	.8 323	3 2	2 2 4	1 12.78% 30,9	25 324 35	8 2 3	47	0 0.00% 7 13.27%

33	34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenario										
			31/12/2021						31/12/2022							31/12/2023			
Stage 1 exposure	e Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
111,186	5 3	() () (0.00%	111,186	3	0 () C	0.00%	111,186	3	0	0	0	C	0.00%
69,404	1	241	L 24	47 47	' 11:	46.22%	69,031	1,336 3	69 19	9 43	3 162	43.94%	68,592	1,679	465	18	46	200	43.08%
67	7 37	10) (0 1	. (61.73%	71	30	12 (1	. 7	7 57.37%	74	24	15	0	1	8	3 54.65%
C	0 0	() (0 0) (0.00%	0	0	0 () () 0	0.00%	0	0	0	0	0	C	3 54.65% 0 0.00% 2 31.40% 1 31.06% 2 32.28%
4,281		1	L () 1	. () 34.84%	4,239	91	3 () 2	2 1	. 32.66%	4,200	128	6	0	2	2	2 31.40%
1,521	1 32	1	L () 1	. (31.06%	1,506 2,969 3,404	46	2 () 1	. 1	. 31.06%	1,479	71	4	0	1	1	l 31.06%
3,044	4 232	40) 9	9 5	5 11	L 26.67%	2,969	245 1	01 11	L 6	5 25	24.53%	2,886 3,348 505	253		9	6	41	L 23.28%
3,383	3 1,566	607	7 21	1 30	188	31.00%	3,404	1,353 7	98 16	5 25	5 251	. 31.48%	3,348	1,250	958	15	21	300	23.20% 31.33% 36.88% 1 70.52%
541		50)	3 3	3 24	47.43%	515	175	76 2	2	31	40.76%	505	158		2	3	38	36.88%
10,521	1 1,573	1,253 309	3 150	225	5 900	71.78%	10,165	1,514 1,6	67 149	9 222	1,186	5 71.16%	9,936	1,324	2,087	136	191	1,471	L 70.52%
1,430		309	9 14	4 71	. 224	1 72.66%	1,399	544 4	05 11	1 64	283	69.88%	1,406 16,494	, 454		11	53	332	2 68.02% 3 38.78%
16,803		475	5 37	7 110) 218	3 45.85%	16,567	2,200 7	46 38	3 116	5 303	40.62%	16,494	2,006	1,013	33	104	393	38.78%
903	3 142	119	9	3 11	. 60	50.08%	873	145 1	45 2	2 9	70	48.21%	856	139	169	2	7	79	9 46.68%
102	2 39	2	1 (0 0) (5.60%	90	44	11 () () 1	5.44%	92	34	18	0	0	1	L 5.23%
C	0 0	() (0 0) (0.00%	0	0	0 () (0	0.00%	0	0	0	0	0	C	10.00 % 1 5.23% 0 0.00% 0 0.00% 0 0.00%
C	0 0	() (0 0) (0.00%	0	0	0 () () 0	0.00%	0	0	0	0	0	C	0.00%
C	0 0	() (0 0) (0.00%	0	0	0 () (0	0.00%	0	0	0	0	0	C	0.00%
C	0 0	() (0 0) (0.00%	0	0	0 () (0 0	0.00%	0	0	0	0	0	C	0.00%
C	0 0	() (0 0) (0.00%	0	0	0 () (0	0.00%	0	0	0	0	0	C	0.00% 51.00%
220,312	2 6,858	2,631	. 244	420	1,435	54.52%	219,230	6,862 3,7)9 234	417	1,937	52.21%	218,287	6,773	4,741	212	373	2,418	51.00%











Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	909	0	0	0) (0 (0.00%			0	0	0	0	0.00%	909	0	0	0	0	0	0.00%
	2,791	8	0	0)	0 (40.00%	2,783	16	0	0	0	0	40.00%	2,777	22	2 1	0	0	0	40.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0		0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0		0 (0 72.19%	0	0	0	0	0	0	72.19%	0	0	0	0	0	0	72.13%
	0	0	0	0			0 44.23%	0	0	0	0	0	0	43.17%	0	0	0 0	0	0	0	41.22%
	0	0	0	0			0 0.00%	0	0	0	0	0	0	0.00%	0	0 54	0 0	0	0	0	0.00%
	246	48	16	4			5 94.59% 0 73.33%	229	50	25	3	9	23	93.73% 73.31%	222	54	33	3	9	31	93.26%
	1,830	864	114	2		7 13	3 73.33%	1,734	840	0	0	7	U 22	9.27%	1,724	742	342	0	0	20	/ J.29%
	528	36	20	2			5 16.41%	514	0 1 0 44	234	1	1	ZZ	15.19%	502		. 342	1	1	29	14 27%
	83	39	4	0			5.59%	71	44	11	0	0		5.43%	73	34	18	0	0	1	5 22%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	, jg 0	0	0 0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0		0 (0.00%	0	0	0	0	0	0	0.00%	0	0) 0	0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 72.13% 41.22% 0.00% 93.26% 73.29% 8.45% 14.27% 5.22% 0.00% 0.00% 0.00%
	0	0	0	0) (0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 15.53%
	5,859	958	135	6	16	5 28	3 21.14%	5,725	957	270	5	16	46	16.96%	5,705	853	394	4	14	61	15.53%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0 0	0	0	0	0.00%
	9,234 59	9 1	1	l 1	(0 40.00%	9,177	114	3	1	2	1	40.00%	9,138	152 5	0	3	2	40.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	C	0	0	0.00%
	838 1	3 0	0	0 0	(29.08%	826	30	1	0	1	. (27.71%	813	42 1	0	1	0	26.60%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0 0	C	0	0	0.00%
	119	0 0	0	0 0	(0 71.30%	118		0	0	0	0	69.42%	118	1 0	C	0	0	68.39%
	80	0	0	0 0	(0 70.00%	79	2	0	0	0	(0 70.00%	78	3 0	0	0	0	70.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	C	0	0	0.00%
	0	0 0	0	0 0	(93.65%	0	0	0	0	0	(92.39%	0	0 0	C	0	0	91.22%
	0	0 0	0	0 0	(50.11%	0	0	0	0	0	(52.88%	0	0 0	C	0	0	53.26%
	0	0 0	0	0 0	(0 71.90%		0	0	0	0	(73.65%	0	0 0	C	0	0	73.41%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0 0	0	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0 0	0	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	C	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00% 0.00% 26.60% 0.00% 68.39% 70.00% 0.00% 91.22% 53.26% 73.41% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	10,272 79	0 1	1	. 2	1	L 42.54%	10,202	147	4	1	3	2	40.65%	10,148	198 7	1	4	3	39.80%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stag	ge 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	31	0	0	(0	0	0.00%	31	0	0	0	0		0.00%		0	0	0	0	0	0.00%
	10,123	145	10	4	4	5 ·	41.89%	9,990	264	23	4	8		40.52%	9,845	394	39	3	11	16	40.23%
	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00%	0 0	0	0	0	0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00%	0 0	0	0	0	0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00%	0 0	0	0	0	0	0	0.00%
	0	0	0	(0	0	0 64.83%	0	0	0	0	0	(64.26%	0	0	0	0	0	0	56.47%
	533	266	37		2	2	25.44%	494	270	73	2	3	16	22.41%				1	2	22	20.39%
	143	55	10	(0	4 34.26%	128	60	21	0	1		23.65%				0	0	6	18.86%
	2,643	813	403	38	8 12	5 30.	2 75.02% 5 65.98%	2,585 1,060	719	556	29	108	408	73.41%		621 388		28	90	493	/2.03%
	1,081 9,990	491	1/5	1(8 6		1 72.77%	9,931	580	242	0	55	153	63.24%	-			6	4/	185	01.43%
	9,990	5/8	111	1	9 8	م ک	3 73.96%	9,931	580	108	1/	93	128	76.15%	9,925	524	230	16	20	1/8	//.54%
	51	19	4			<u> </u>	0.00%	40	19	/	1	4		79.59% 0.00%	40	18	9	0	3	8	0.00%
_	0	0	0			0	0.00%	0	0	0	0	0		0.00%		0	0	0	0	0	0.00%
_	0	0	0		0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
_	0	0	0			0	0.00%	0	0	0	0	0		0.00%		0	0	0	0	0	0.00%
	0	0	0	(n	0	0.00%	0	0	0	0	0	ſ	0.00%		0	0	0	0	0	0.00% 40.23% 0.00% 0.00% 0.00% 56.47% 20.39% 18.86% 72.03% 61.43% 77.54% 81.33% 0.00% 0.00% 0.00%
	0	0	0				0.0070	0	0	0	0	0		0.00%		0	0		0	0	0.0070
	0	0	0		0	0	0.00%	0	0	0	0	0	(0.00%		0	0	0	0	0	0.00%
	23,320	1,803	561	62	2 21	8 39 7		23,032	1,833	819	52	212	561		22,856	1,764	1,063	48	188	709	0.00% 66.71%
	_0,020	2/000	501				,	_0,002	2,000	017	52		501	00.02 /	/000	_//01	2,005		100	705	00.7 1 /0

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
S1 %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	3,058	0	0	0	0	0	0.00% 40.02%	3,058 0	00	0	0	(0.00%	3,058 4,392	0	(0	0 0	0	0.00%
	4,446	32	3	1	1	1	40.02%	4,421 52	. 7	1	2	3	3 40.02%	4,392	78	1:	1	1 2	5	40.02%
	0	0	0	0	0	0	0.00%	0 0	0	0	0	(0.00%	0	0	(0	0 0	0	0.00%
	0	0	0	0	0	0	0.00%	0 0	0	0	0	(0.00%	0	0	(0	0 0	0	0.00%
	0	0	0	0	0	0	0.00%	0 0	0 0	0	0	(0.00%	0	0		0	0 0	0	0.00%
	0	0	0	0	0	0	0.00%		0 0	0	0	(0.00%	0	0	(0 0	0	0.00%
	157	12	0	0	0	0	59.74%	155 13		0	0	(0 64.59%	153	15		1	0 0	1	66.69%
	40	/8	19	0	0	3	13.61% 0.00%	43 /(23	0	0		3 13.06% 0 0.00%		64	2	8	0 0	3	11.85%
	3,067	106	0	0 E0	0	0	88.35%	2,969 124	0	0 E4	0	ر مور	5 0.00% 5 88.18%	2,869	133	41	1		0	0.00%
		100	242	50		214	0.00%	2,309 12-	523		0C 0		0.00%	2,009	133	41			-00	0.00%
	0	0	0	0	0	0	47.67%			0	0	(51.43%	0	0				0	52 50%
	0	0	0	0	0	0	0.00%			0	0	(0.00%		0				0	0.00%
	0	0	0	0	0	0	0.00%			0	0	(0.00%		0			5 0 D 0	0	0.00%
	0	0	0	0	0	0	0.00%	0 0		0	0	(0.00%		0		0		0	0.00%
	0	0	0	0	0	0	0.00%	0 (0	0	(0.00%		0		0		0	0.00%
	0	0	0	0	0	0	0.00%	0 0		0	0	(0.00%	0	0		0	0 0	0	0.00%
	0	0	0	0	0	0	0.00%	0 0		0	0	(0.00%	0	0		0		0	0.00% 40.02% 0.00% 0.00% 0.00% 66.69% 111.85% 0.00% 88.04% 0.00% 52.59% 0.00% 0.00% 0.00% 0.00% 0.00%
							0.0070						0.0070	, in the second se					0	0.0070
	0	0	0	0	0	0	0.00%	0 0	0	0	0	(0.00%	0	0		0	0 0	0	0.00%
	10,768	228	264	52	35	218		10,646 259	354	55	40	291		10,517	289	454	1 50	9 41	373	82.14%



	ING Groep N.V.													
		33	34 35	36 37	38	39	40 41	42 43	44 45	46 47	48 49	50 51	52	53
								Adverse Scenario						
				31/12/2021				31/12/2022				31/12/2023		
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	provisions for Change	rage Ratio - e 3 exposure		Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposure Stage 3 exposur	e Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 3 exposure	overage Ratio - age 3 exposure
169	Central banks	3,855	0 0	0 (0	0.00%	3,855 0	0	0	0 0.00% 3	,855 0	0 0	0 0	0.00%
170	Central governments	237	1 0	0 (0 0	41.21%	236 1	0	0 0	0 40.73%	236 2	0 0	0 0	40.48% 40.79%
171	Regional governments or local authorities	0	0 0	0 (0 0	40.79%	0 0	0	0 0	0 40.79%	0 0	0 0	0 0	40.79%
172	Public sector entities	0	0 0	0 (0 0	0.00%	0 0	0	0 0	0 0.00%	0 0	0 0	0 0	0.00%
173	Multilateral Development Banks	3,045	30 1	0 (0 0	37.36%	3,018 56	2	0 1	1 34.77% 2	,992 79	4 0	2 1	33.48%
174	International Organisations	0	0 0	0 (00	0.00%	0 0	0	0 0	0 0.00%	0 0	0 0	0 0	0.00%
175	Institutions	1	0 0	0 (0	23.38%	1 0	0	0 0	0 21.35%	1 0	0 0	0 0	18.65%
176	Corporates	107	19 3	0 (0	13.01%	105 18	6	0	1 13.65%	102 18	9 0	0 1	12.18%
177	of which: SME	1	7 0	0 (0	28.11%	34	1	0	0 28.43%	3 4	1 0	0 0	24.88%
178	Retail	30	9 2	0 (0 1	33.97%	2612	3	0	1 30.11%	25 11	5 0	0 1	24.88% 26.43% 26.66% 82.29%
179 LUXEMBOURG	of which: SME	27	9 2	0 (0 1	34.23%	2311	3	0 0	1 30.35%	22 10	5 0	0 1	26.66%
180	Secured by mortgages on immovable property	0	0 0	0 0	0	81.44%	0 0	0	0 0	0 82.51%	0 0	0 0	0 0	82.29%
181	of which: SME	0	0 0	0 (0	0.00%	0 0	0	0 0	0 0.00%	0 0	0 0	0 0	0.00%
182	Items associated with particularly high risk	19	0 0	0 (0 0	30.01%	190	0	0 0	0 30.01%	19 0	0 0	0 0	30.01%
183	Covered bonds	0	0 0	0 (0	0.00%	0 0	0	0	0 0.00%	0 0	0 0	0 0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 (0	0.00%	00	0	0	0 0.00%	0 0	0 0	0 0	0.00%
185	Collective investments undertakings (CIU)	0	0 0	0 (0	0.00%	0 0	0	0	0 0.00%	0 0	0 0	0 0	0.00%
186	Equity	0	0 0	0 (00	0.00%	0 0	0	0	0 0.00%	0 0	0 0	0 0	0.00%
187	Securitisation													
188	Other exposures	0	0 0	0 (0	0.00%	00	0	0	0 0.00%	0 0	0 0	0 0	0.00% 20.92%
189	Standardised Total	7,293	59 6	1 1	1	23.66%	7,259 87	12	L 2	3 22.53% 7,	230 110 1	.81	2 4	20.92%

								Adverse Scenario				
					31/12/2021			31/12/2022			31/12/2023	
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	atio - osure Stage 1 exposure Stage 2 exposure Stage 3 expo	Stock of Stock of Stock of sure provisions for provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	811	0 0	0 0	0 0.00%	o <u>811</u>	0 0	0 0 0	0.00% 811 0	0 0 0	0.00%
191		Central governments	3,756	35 5	1 1	2 40.00%	6 <u>3,733</u> 5 ⁴	4 9 1		0.00% 3,710 74		40.00%
192		Regional governments or local authorities	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00%
193		Public sector entities	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00%
194		Multilateral Development Banks	119		0 0	0 25.32%				5.32% 117 2		23.66%
195		International Organisations	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00% 19.94%
196		Institutions	2,418	131 30	8 3	2 13 46%				0.35% 2,269 155 4.73% 149 19	155 8 5 31	19.94%
197		Corporates of which: SME	153	20 11		2 13.46%				4.73% 149 19 5.05% 4 0		4 77%
198		Retail	4			7 80.200						4.77% 83.82%
199		of which: SME	51			0 57 439				1 75%		57 16%
200	FRANCE	Secured by mortgages on immovable property	0			0 71 299			0 0 71	1.7570 0 0		70 54%
201		of which: SME	0			0 0.00%						0.0%
202		Items associated with particularly high risk	0	0 0	0 0	0 0.00%						0.00%
203		Covered bonds	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00%
206		Collective investments undertakings (CIU)	0	0 0	0 0	0 0.00%				0.00% 0 0		0.00%
207		Equity	0	0 0	0 0	0 0.00%	6 0			0.00% 0 0		0.00%
208		Securitisation										
209		Other exposures	0	0 0	0 0	0 0.00%		0 0		0.00% 0 0	0 0 0	0.00%
210		Standardised Total	7,309	190 54	11 6	16 30.35%	7,207 222	7 119 12	2 9 32 26.0	.61% 7,102 254	198 11 9 49	24.97%



											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
%)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	6,203	0	0		0	0	0.00%	6,203	0	0	C	0) 0	0.00%	6,203	0	0 (0 0	0	0.00%
	69	1	0	(0	0	0 40.00%	68	3 1	. 0	C	0) 0	40.00%	67	2	0 (0 0	0	40.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0	00	0.00%	0	0	0 (0 0	0	0.00% 40.00% 0.00% 0.00% 0.00% 29.51% 14.90% 0.00% 92.46% 99.14% 44.59% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0 (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0	0 0	0.00%	0	0	0 (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0 0	0	0	0 0	0.00%	0	0	0 (0 0	0	0.00%
	8	9	4		0	0	1 29.52%	8	3 /	5	0	0	2	29.61%	9	6	6 (0	2	29.51%
	25	2	11	(0	0	2 14.80% 0 0.00%	24	3	11	0	0	2	14.95%	23	4 1	2 (0	2	14.90%
	0	0	0		0	0		0	0 0	0 0	0	0		0.00%	0	0	0 (0	0.00%
	1	0	0		0	0) 94.79%) 99.70%	1	. 0	0	0	0		93.59%	1	0	0		0	92.46%
	0	0	0		0	0	99.70%	0		0		0		99.44% 46.29%	0	0			0	99.14%
	2	0	0		0	0) 47.14%) 0.00%	2		0		0		0.00%	2	0	0 (0	44.59%
	0	0	0		0	0	0.00%	0		0		0		0.00%	0	0	0 (0	0.00%
	0	0	0		0	0	0.00%	0		0		0		0.00%	0	0	0		0	0.00%
	0	0	0		0	0	0.00%	0	0	0		0		0.00%	0	0	0 (0	0.00%
	0	0	0		0	0	0.00%	0		0		0		0.00%	0	0	0		0	0.00%
	0	0	0		0	0	0.00%	0		0		0		0.00%	0	0	0 (0	0.00%
	0	0	0	``````````````````````````````````````			5 0.00 %	0		0			,	0.0070	0				0	0.0070
	0	0	0		0	0	0.00%	0	0	0	0	0) 0	0.00%	0	0	0 (0	0	0.00%
	6,307	12	15		0	1 3	20.09%	6,306	12	17	0	0	4	21.25%	6,305	12 14	8 0	0 0	4	0.00% 21.52%
	-,				-	-		-/			•		•				-		•	

EUROPEAN BANKING AUTHORITY		_					2021 El	J-wide S		Gest: Cre)-19 IRE	}		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Moratori	a - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat Stage 3
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		9,530		0 5,081		0 3,938	3 3,569	5,267	4,940	239	219	7	52	29	9 12.3
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		7,961		0 3,661		0 5,978	3 5,520	1,453	1,405	527	7 493	4	· 32	40	0 7.5
	Retail - Secured on real estate property															
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME		5,976		0 2,522		0 4,749	4,331	794	760	432	2 405	5 2	. 13	24	4 5.4
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		17,715		0 8,798		0 10,137	9,309	6,723	6,347	766	5 712	11	L 84	69	9.00

									31/12	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	-	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	3,177		0 1,9)3	0 1,65	1 1,576	1,438	1,357	90	76		2 11	13	3 13
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	1,160		0 54	1 7	0 85	7 798	269	257	30	0 27	,	2 9		6 20
26		Retail - Secured on real estate property														
27	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
28	NL IIILKLANDS	Retail - Secured on real estate property - Of Which: non-SME	255		0	55	0 21	7 194	32	31	2	4 4	(0 0	(0 4
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	4,341		0 2,45	51	0 2,51	L 2,377	1,709	1,616	119	9 103		3 20	19	9 15

										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	' Stage exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates		0	0	0)	0	0 0	(0 0	(0 0) (0 0		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail		798	0	557	7	0 64	8 648	119	9 119	3:	1 31	1 1	. 6		7 2
44		Retail - Secured on real estate property															
45	GERMANY	Retail - Secured on real estate property - Of Which: SME															
46	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		596	0	268	3	0 51	510	69	69	17	7 17	7 () 1		2
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL		798	0	557		0 648	3 648	119	119	31	L 31	. 1	. 6		7 2

										Moratori	a - Actual						
										31/12	2/2020						
				Exposu	e values	Risk exposur	e amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverag
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	' Stag expo
55		Central banks															
56		Central governments															
57		Institutions															
58		Corporates		4,557		0 2,460	0	1,148	1,085	3,305	3,251	138	132	1	32	. 1	14
59		Corporates - Of Which: Specialised Lending															
60		Corporates - Of Which: SME															
61		Retail		2,756		0 1,094	0	2,020	1,974	599	591	138	114	C	6	7	7
62		Retail - Secured on real estate property															
63	BELGIUM	Retail - Secured on real estate property - Of Which: SME															
64	DELGIUM	Retail - Secured on real estate property - Of Which: non-SME		1,896		0 746	0	1,577	1,535	232	228	86	65	C	1		3
65		Retail - Qualifying Revolving															
66		Retail - Other Retail															
67		Retail - Other Retail - Of Which: SME															
68		Retail - Other Retail - Of Which: non-SME															
69		Equity															
70		Securitisation															
71		Other non-credit obligation assets															
72		IRB TOTAL		7,483		3,585	0	3,337	3,228	3,905	3,844	275	246	2	39	2	22

									31/12	2/2020						
			Exposur	e values	Risk exposı	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	C	(0 0	0	0	(0) (0		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	2,296	0	1,140	C	1,579	9 1,579	400	400	316	5 314	1	. 7	7 1	17
80		Retail - Secured on real estate property														
81	AUSTRALIA	Retail - Secured on real estate property - Of Which: SME														
82	AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	2,296	0	1,140	C	1,579	9 1,579	400	400	316	5 314	1	. 7	7 1	17
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	2,296	0	1,140	0	1,579	1,579	400	400	316	314	1	7	1	.7

									31/1	12/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions					-									
94		Corporates	C)) () () (0 0		0 0		0 0	C	0 0	0) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	3	3	2	2 (0	1 1		1 1		0 0	C	0	0) -
98		Retail - Secured on real estate property														
99	UNITED STATES	Retail - Secured on real estate property - Of Which: SME						1 1		1 1						
100		Retail - Secured on real estate property - Of Which: non-SME	5	5	2	(J			1 1		0 0	L L	0	0) -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity Securitisation														
100		Securitisation Other non-credit obligation assets														
107		IRB TOTAL	2		2		1	1		1 1		0 0	•		0	
100				<u>'</u>	<u>' </u> 2	·] (<u>'</u>	<u>v </u>	1	<u>- 1</u>			U	0	0	·

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

Moratoria - Actual

Moratoria - Actual

Moratoria - Actual

13.99%

_____ 24.09%

ige 3 - - -_____ _____

- - - -

1.0.10

_____ 5 250

EBA EUROPEAN BANKING AUTHORITY

		_														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	981	0	421	. () 759	9 756	212	2 212	10) 9	4	6	2	2 21.2
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	9	0	2	. ()	3 3		5 5	1	. 1	0	0	(0 21.0
116		Retail - Secured on real estate property														
117	POLAND	Retail - Secured on real estate property - Of Which: SME														
118	IULAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0) () (0 0	(0 0) C	C	0	(0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	990	0	423	C	762	2 759	217	217	11	. 10	4	6	2	2 21.2

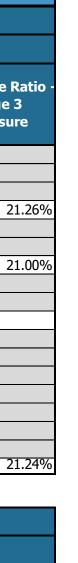
									Moratoria	a - Actual						
									31/12	/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, 9	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0		0 () (0	0 0	0	0		0 (0 0	<u>, c</u>		0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	580		0 195	5 (0 53	6 319	39	18		5 3	80	<u>,</u> 3		2 33
134		Retail - Secured on real estate property														
135	SPAIN	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	580		0 195	5 (0 53	6 319	39	18		5	B 0	<u>,</u> 3		2 33
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														4
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets						_				_				
144		IRB TOTAL	580		0 195) (0 53	6 319	39	18		5 3	0	3		2 33

										Morato	ria - Actual						
										31/:	12/2020						
				Exposure	values	Risk ex	oosure amounts	Stage 1	Stage 1 exposure, o	f Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(min	EUR, %)	RΒ	F-IRB	A-IRB	F-IRB	exposure	which expire moratoria		which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates		140		0	24	0	'1	70 6	68 68		1 1	L C) 0)	0
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail		29		0	7	0	26	26	2 2		1 1	L C	0 0)	0
152		Retail - Secured on real estate property															
153	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME															
154	LUXENDOUNG	Retail - Secured on real estate property - Of Which: non-SME		24		0	5	0	.3	23	1 1		0 () (0 0)	0 -
155		Retail - Qualifying Revolving															
156		Retail - Other Retail															
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		IRB TOTAL		169		0	32	0 9	7	96 7	0 70		2 2	2 0	0		0

										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(m	nln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks															
164		Central governments															
165		Institutions															
166		Corporates		52	. () 49	Ð	0 48	48	4	4 0		1 1	C	0	(0 56
167		Corporates - Of Which: Specialised Lending															
168		Corporates - Of Which: SME															
169		Retail		2	. ()	1	0 1	1	(0 0		0 0	C	0	(0 4
170		Retail - Secured on real estate property															
171	FRANCE	Retail - Secured on real estate property - Of Which: SME															
172	INANCL	Retail - Secured on real estate property - Of Which: non-SME		1	() (0	0 1	1	(0 0		0 0	C	0	(0 (
173		Retail - Qualifying Revolving															
174		Retail - Other Retail															
175		Retail - Other Retail - Of Which: SME															
176		Retail - Other Retail - Of Which: non-SME															
177		Equity															
178		Securitisation															
179		Other non-credit obligation assets															
180		IDR TOTAL		54		1 49) 50	50	4	1 0		1	0	0		43

								Morator	ria - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage R Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
181	Central banks														
182	Central governments														
183	Institutions														
184	Corporates	()	0 ()	0	0 0		0 0	0	0 0	(0 0		0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	l.	5	0 10)	0	2 2		0 0	4	0	(0 0		0 6
188	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
190 UNITED RINODOFT	Retail - Secured on real estate property - Of Which: non-SME	2	1	0 4	1	0	2 2		0 0	2	2 0	(0 0		0 0
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL		5	0 10		0	2 2		0 0	4	. 0	(0 0		0 6

Moratoria - Actual



E	BA EUROPEAN BANKING AUTHORITY						2021 El	U-wide S		est: Cr G Groep N	e dit risk .v.		D-19 IR	B			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposur	e values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for		provisions for	Coverage Ratio - Stage 3
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks							anount								
2		Central governments															
3		Institutions															
4		Corporates		1,599	0	653		936	764	638		2	21 1	.9	2	3 2	2 10.16%
5		Corporates - Of Which: Specialised Lending		217	0	99		0 4	1	213	191		0	0 0) 1	. 0	ე -
6		Corporates - Of Which: SME		720	0	179	(0 557	458	158	132		3	3	1	. 1	1 22.16% 0 10.49% 0 4.18% 0 4.18%
7		Retail		97	0	19	(0 30	25	65	59		1	1 () (0 0	J 10.49%
8		Retail - Secured on real estate property		22	0	4	(0 6	5	16	14		0	0 () (0 0	J 4.18%
9	ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME		22	0	4	(0 6	5	16	14		0	0 0) (<u>)</u> 4.18%
10		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0 0	0	(0 0		0	0 0			J -
11		Retail - Qualifying Revolving		0	0	0		0 0	0	(0 0		0	0 ()- 11-
12		Retail - Other Retail		/5	0	15		0 24	20	50	45		1	1 () (0 11.72%
13		Retail - Other Retail - Of Which: SME		75	0	15	(0 24	20	50	45		1	1 () (0 11.72%
14		Retail - Other Retail - Of Which: non-SME		0	0	0	(0 0	0		0 0		0	0 0			J -
15		Equity															4
16		Securitisation															4
17		Other non-credit obligation assets		1 664					300		Eaa						
18		IRB TOTAL		1,696	0	673		967	789	703	588	2	2 2	0 2	2 3	<u>ة ا</u>	2 10.18%

									Public guara	ntees - Actual						
									31/12	2/2020						
		Exj	oosure valu	Jes	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row lum	(mln E	EUR, %)		F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19	Central banks															
20	Central governments															
21	Institutions															
22	Corporates		452	0	194	(26	20	419	363	-	7 6	0	2	1	19.25%
23	Corporates - Of Which: Specialised Lending															
24	Corporates - Of Which: SME															
25	Retail		73	0	9	() 12	11	61	55		1 1	0	0	C	6.44%
26	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
28 NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0 0	0	0	0	() (0	0	C	-
29	Retail - Qualifying Revolving															
30	Retail - Other Retail															
31	Retail - Other Retail - Of Which: SME															
32	Retail - Other Retail - Of Which: non-SME															
33	Equity															
34	Securitisation															
35	Other non-credit obligation assets															
36	IRB TOTAL		525	0	203	C	38	32	479	418	8	3 7	0	2	1	18.22%

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	26	5	0 1	Ð	0	3 0	23	8 4	() (0 0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	()	0)	0	0 0	0	0 0	() (0 0	0	0	-
44		Retail - Secured on real estate property														
45	GERMANY	Retail - Secured on real estate property - Of Which: SME														
46	GERMANT	Retail - Secured on real estate property - Of Which: non-SME	()	0)	0	0 0	C	0 0	() (0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	26	5	0 19		0	3 0	23	4	C	0	0	0	0	-

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55	Central banks															
56	Central governments															
57	Institutions															
58	Corporates		221	0	129	0) 137	106	82	65	1	. 1	0	0	0	16.82%
59	Corporates - Of Which: Specialised Lending															
60	Corporates - Of Which: SME															
61	Retail		24	0	10	0	18	14	5	3	0	0 0	0	0	0	21.11%
62	Retail - Secured on real estate property															
63 64 BELGI	Retail - Secured on real estate property - Of Which: SME															
64 DELGI	Retail becarea of real estate property of which hor si	ME	0	0	0	C	0 0	0	0	0	0	0 0	0	0	0	-
65	Retail - Qualifying Revolving															
66	Retail - Other Retail															
67	Retail - Other Retail - Of Which: SME															
68	Retail - Other Retail - Of Which: non-SME															
69	Equity Securitisation															
70																
71	Other non-credit obligation assets															
72			245	0	140	0	156	120	87	68	1	1	0	0	0	17.77%

										intees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Со
		EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks															
	Central governments															
	Institutions										-	-				_
	Corporates		C))) () (00	C	0 0	0	0 0	0 0	0		0 -
	Corporates - Of Which: Specialised Lending															_
	Corporates - Of Which: SME		-						-			-				_
	Retail		C))) () (00	C	0 0	0	0	0 0	0		0 -
	Retail - Secured on real estate property															
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME		-						-			-				_
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME		C))) () (00	C	0 0	0	0 0	0 0	0		0 -
	Retail - Qualifying Revolving															_
	Retail - Other Retail															_
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															_
	Other non-credit obligation assets															
	IRB TOTAL		0) () (0	0	0 0	0	0 0	0	0		0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions					-									
94		Corporates	()	0 0) (0	0 0		0 0		0 0	0 0	0	0 0) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	()	0 0) (0	0 0		0 0		0 0	0 0	0	00) -
98		Retail - Secured on real estate property														
99	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
100	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	()	0 0) (0	0 0		0 0		0 0) (0	0 0) -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	C		0 0	0	D	0 0	(0 0		0 0	0	0	0) -

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

				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guar	antees - Actual						
										31/1	12/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks															
110		Central governments															
111		Institutions															
112		Corporates		727		0 146	ò	0 65	1 539	7	65		0 0) 1	. 1	L	D -
113		Corporates - Of Which: Specialised Lending															
114		Corporates - Of Which: SME															
115		Retail		0		0 0)	0	0 0		0 0		0 0	0 0	C		D -
116		Retail - Secured on real estate property															
117 118	POLAND	Retail - Secured on real estate property - Of Which: SME															
118	FOLAND	Retail - Secured on real estate property - Of Which: non-SME		0		0 0)	0	0 0		0 0		0 0	0 0	C)	D -
119		Retail - Qualifying Revolving															
120		Retail - Other Retail															
121		Retail - Other Retail - Of Which: SME															
122		Retail - Other Retail - Of Which: non-SME															
123		Equity															
124		Securitisation															
125 126		Other non-credit obligation assets															
126		IRB TOTAL		727		0 146		0 65	1 539	7	6 65		0 0) 1	1) -

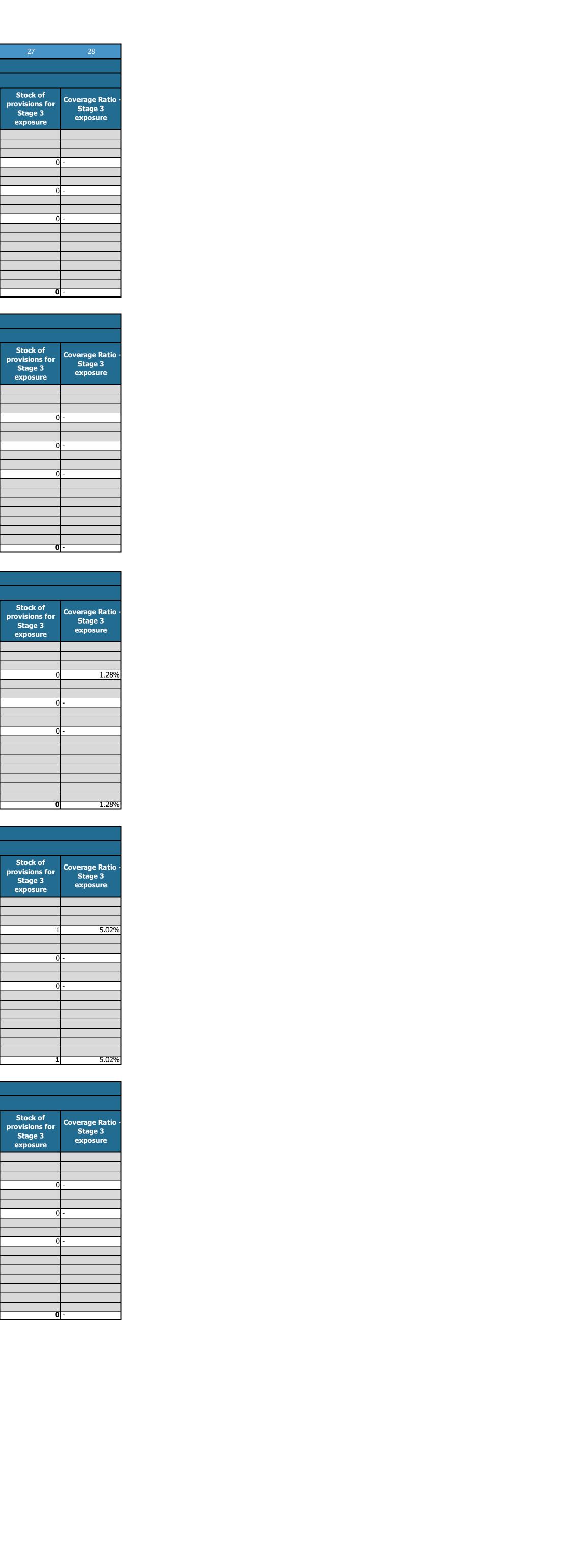
									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposure	values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	16	(10		0	8 6	8	3 5	(0 0	00	0	C) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	(0		0	0 0	C	0	(0 0	0 0	0	C) -
134		Retail - Secured on real estate property					_									
135	SPAIN	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	(0		0	0 0	C	0	(0 0	0	L C) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity Securitisation														
142		Other non-credit obligation assets														
143		IRB TOTAL	16	(10		0	8 6	8	5	(0	0	0) -
144			10		10	l	~	U		<u> </u>		<u>, , , , , , , , , , , , , , , , , , , </u>	U U			'

									Public guar	antees - Actual						
									31/1	12/2020						
			Exposu	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	9	0	20		0	2 2		7 6		0 0) () (0 (1.28%
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(0	0		0	0 0		0 0		0 0) (0	0 () -
152		Retail - Secured on real estate property														
153	UXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
134	OVENDOOLO	Retail - Secured on real estate property - Of Which: non-SME	(0	0		0	0 0		0 0		0 0) () () -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	9	0	20		0	2 2		7 6		0 0				1.28%

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio · Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	35		95	C	16	14	6	5	14	12	0	0	1	5.02%
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	C	0 0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
¹⁷¹ FRAN	ICF	Retail - Secured on real estate property - Of Which: SME														
1/2		Retail - Secured on real estate property - Of Which: non-SME	0		0 0	C	0 0	0	0	0	0	0	0	0	C	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	35) 95	0	16	14	6	5	14	12	0	0	1	5.02%

								Public guara	ntees - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														_
182	Central governments														
183	Institutions											-	-		-
184	Corporates		0 0	C	()	0 0	(0 0	() (0 0	0		0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME											-	-		
187	Retail		0 0	C	()	0 0	(0 0	() (0 0	0		0 -
188	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME		0 0	C	()	0 0	(0 0	() (0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL		0	0			0 0	C	0			0 0	0		0 -

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



EUROPEAN BANKING AUTHORITY										2021 EU	-wide	Stress 7	Fest: Cr	edit ris)-19 IRB							
												11	NG Groep N	I.V.									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		4,141	521	4,78	1	4 30	3	6 0.75%	4,111	771	L 4,56	1	3 2	4 46	5 1.01%	4,082	1,005	5 4,3	356	3 21	1 5	7
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		5,852	833	1,273	3 3	3 21	4	9 3.84%	5,849	983	3 1,126	6	3 1	7 68	6.04%	5,827	1,097	7 1,0	035	3 15	5 9	2
	Retail - Secured on real estate property																						4
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME							-							-				-		-		
	Retail - Secured on real estate property - Of Which: non-SME		4,602	677	690	5 1	1 7	3	0 4.31%	4,610	780) 584	4	1	6 51	1 8.74%	4,601	851	5	523	1 5	p 7	4
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Securitisation																						4-
	Other non-credit obligation assets																						4
	IRB TOTAL		10,213	1,355	6,058	3 7	7 51	8	5 1.40%	10,178	1,755	5,693	3 (6 4	2 114	4 2.01%	10,125	2,103	5,3	97	5 37	7 14	9

												Mora	toria - Baseline So	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Covera St exp
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1,725	163	1,29	1		7 14	1.07%	1,698	224	1,257	' 1	[5 16	6 1.24%	1,691	1 28	3 1,205	; 1	4	1	17
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		875	66	21	5	L (6	7 3.47%	862	90	204	1	[5	9 4.53%	849	9 11	2 195	1	1 5	1	11
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		217	12	2	.5 () (0	1.20%	219	16	5 18	S C	() (0 1.79%	219	9 1	9 15	5 (0 (1	0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		2,602	230	1,50	8	2 13	3 2:	L 1.41%	2,563	314	1,462	2	11	25	5 1.70%	2,542	2 39	5 1,402	1	. 9	2	29

											Mora	atoria - Baseline Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverag Sta expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) (0	0 -	(0 0)	0 0	(0 0	-	0		0	0 (י ר	j	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	6	37 4	47 11	14 1		7	9 7.68%	634	1 58	3 10)6 1	(6 4	4.15%	631	6	7 10	.0		ز	4
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	4	99	28 6	59 C);	3	3 3.85%	496	5 35	5 6	55 0		3 2	3.76%	494	4	1 6	<u>,1</u> (<u>, </u>	2	2
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					4
	Retail - Other Retail - Of Which: SME																					_
	Retail - Other Retail - Of Which: non-SME																					
	Equity																				4	4
	Securitisation																				4	4
	Other non-credit obligation assets														4 1 50/							
	IRB TOTAL	63	37 4	4/ 11	.4 1	L 7		y /.68%	634	F 58	6 10	6 1		b 4	4.15%	631	6	/ 10	<u>1</u> 1	<u>. 5</u>	<u>/</u> /	4

											Morat	toria - Baseline Sce	nario									
					31/12/2021							31/12/2022							31/12/2023			
tow lum	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	1,220	303	3 3,068	3	1	.9 1	8 0.58%	1,253	455	2,883	3 1	15	25	0.87%	1,263	59	93 2,73	4	1 13	3	3 1.20%
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail	1,994	193	3 569	9 ()	5	8 1.46%	1,984	240	533	3 0	4	. 10	1.91%	1,971	28	32 50	4	0	1	2 2.46%
62	Retail - Secured on real estate property																					
BELGIUM	Retail - Secured on real estate property - Of Which: SME				-		-											-		-		
64 DLLGIUM	Retail - Secured on real estate property - Of Which: non-SME	1,550	116	5 230) ()	0	3 1.33%	1,535	139	221	0	0	4	2.03%	1,521	10	51 21	4) (6 2.79%
65	Retail - Qualifying Revolving																					
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity Securitisation																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	3,383	496	5 3,638	<u> </u>	. 2	3 2	6 0.72%	3,405	695	3,417	1	19	35	1.03%	3,401	87	75 3,24	1 :	l 16	4	5 1.40%

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					4
	Institutions			-		-					-	-									-	
	Corporates		0	0	0	0	0 0) -	0	0	(0	0	0	0 -		0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					4
	Corporates - Of Which: SME					-			. == 0												-	4
	Retail	1,5	522 4	494 2	.80	0	0 21	7.44%	1,558	555	184	4	0	0 4	0 21.53%	1,5	77 5	89 13	31	0	0 5	58 4
	Retail - Secured on real estate property																					4
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME							7.440/							0.1.500							
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME	1,5	522 2	494 2	.80	0	0 21	7.44%	1,558	555	184	4	0	0 4	0 21.53%	o 1,5.	// 5	89 1.	31	0	0 5	58 4
	Retail - Qualifying Revolving																					4
	Retail - Other Retail																					4
	Retail - Other Retail - Of Which: SME																					4
	Retail - Other Retail - Of Which: non-SME														_				-			4
	Equity																					4
	Securitisation																					4
	Other non-credit obligation assets	1 5		10.4	20		0 21	7 440/	1 660	EEE	10/	a		0 4		1,57	27 50	20 13	4		F	8 4
	IRB TOTAL	1,5	522 4	94 23	טט	ויי	U 23	. 7.44%	1,558	555	184	* '		U 4	0 21.53%	D IIIIIIIIIIIIIIIII	50	39 13	· -	ויי	U 5	ع 4

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																						
92	Central governments																						
93	Institutions																						
94	Corporates		0) (0 0	(0	0 -	0	()	0)) (0 -		0	0	0 (0	0	-
95	Corporates - Of Which: Specialised Lending																						
96	Corporates - Of Which: SME					1		2	0 11 410/	4			0	2		0 30.87%		4	4	0		0	
97	Retail		1		L	1 0	(0	0 11.41%	1			0	J		0 30.87%		1	1	<u> </u>	0	0	55.54%
98	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		1			1		0	0 11.410/	1			0			0 30.87%		1	1	0		0	55.54%
	Retail - Secured on real estate property - Of Which: non-SME		1	L	L	1 0		0	0 11.41%	I	<u>_</u>	L	0	J	J (0 50.87%		1	1	0 (0	0	55.54%
101	Retail - Qualifying Revolving Retail - Other Retail																						
102	Retail - Other Retail - Of Which: SME																						
104	Retail - Other Retail - Of Which: non-SME																						
105																							
106	Securitisation																						
107	Other non-credit obligation assets																						
108	IRB TOTAL		1	1	1	1 0	(0	D 11.41%	1	1		0) (0 30.87%		1 :	1	0 0	0 0	0	55.54%

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		_										I	<u>NG Groep N</u>	I.V.									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
						31/12/2021						Mora	atoria - Baseline S 31/12/2022							31/12/2023			_
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of	Stock of provisions fo Stage 3	or
		(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
	Central banks Central governments																						_
	Institutions																						
	Corporates		810	39	132	2	2 3		3 2.20%	782	61	. 13	8	1	3 4	4 2.92%	758	8 80	6 13	8	1	3	5
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		5	1	Ę	3	0 0	(0 5.25%	5	1		3	0		0 5.29%	5	5	1	3	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																						
POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	(2	0 0		0 -	0	0		0	0		0 -	(0	0	0	0	-0
	Retail - Qualifying Revolving			-						-									-			-	Ť
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		815	40	136	5	2 3	3	3 2.27%	787	63	14	1	1 3	3 4	1 2.97%	763	8	7 14	1	1 3	3	6
												Mora	atoria - Baseline S	Scenario									
						31/12/2021						Mora	atoria - Baseline S 31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions fo	r
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central banks	(mln EUR,%)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	provisions for		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for		Stage 1 exposure	Stage 2 exposure		Stock of provisions for	Stock of provisions for	provisions fo	or
	Central banks Central governments	(mln EUR,%)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central governments Institutions	(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central governments Institutions Corporates	(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 0	Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 479	Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	exposure 0	exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 0 479	Stage 2 exposure 0 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
CDATN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		exposure 0	exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 479	Stage 2 exposure 0 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME		exposure 0	exposure 0 0 17	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 479 479	Stage 2 exposure 0 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure (47(Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving		exposure 0 489	exposure 0 0 17	Stage 3 exposure (Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 479 479	Stage 2 exposure 0 21 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure (47(Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail		exposure 0 489	exposure 0 0 17	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 479 479 479	Stage 2 exposure 0 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		exposure 0 489	exposure 0 0 17	Stage 3 exposure (Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 479 479 479	Stage 2 exposure 0 21 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure (47(Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME		exposure 0 489	exposure 0 0 17	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 479 479 479 479	Stage 2 exposure 0 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME		exposure 0 489	exposure 0 0 17	Stage 3 exposure (74	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 0 479 479 479 1	Stage 2 exposure 0 21 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure (47(47(Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or
SPAIN	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME		exposure 0 489	exposure 0 0 17	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 0 3 3.62%	Stage 1 exposure 0 0 479 479 479 479 479 479 479	Stage 2 exposure 0 21 21	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0 3 4.32%	Stage 1 exposure (47(47(Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions fo Stage 3	or

											мога	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		77	4 5	59 (0	0 0	0.10%	7	5 7	7 5	8	0	0 0	0.14%	o 74	4 10) 50	6	0 C	0	0
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		27	2	1 (0	0 0	4.28%	2	5 2	2	1	0	0 0	2.73%	2	5 3	}	1	0 C	(0
	Retail - Secured on real estate property																					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																					
LUALMDOUKG	Retail - Secured on real estate property - Of Which: non-SME		23	1	0 (0	0 0	0.36%	2	3	L	0	0	0 0	0.40%	22	2 2	2	0	0 C	(0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	10)3	6 6	50 (0 0	0.15%	10	L 9	5	8	0	0 0	0.17%	99	9 13	5	7		C	0

											Mora	atoria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
tow lum	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	Central banks																					
164	Central governments																					
165	Institutions																					
166	Corporates	4	8 1	L 2	4 0		0	0 8.34%	48	3 1		4 ()	0 (0 8.35%	4	7	2	4	0 (0 0	8.39%
167	Corporates - Of Which: Specialised Lending																					
168	Corporates - Of Which: SME																					
169	Retail		1 C) (0 0		0	0 2.36%	1	. C)	0 ()	0 (0.42%)	1	0	0	0 (0 0	0.23%
170	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		1 C) (0 0		0	0 0.14%	1	. C)	0 ()	0 (0.13%)	1	0	0	0 (0 0	0.10%
173	Retail - Qualifying Revolving																					
174	Retail - Other Retail																					
175	Retail - Other Retail - Of Which: SME																					
176	Retail - Other Retail - Of Which: non-SME																					
177	Equity																					
178	Securitisation																					
179	Other non-credit obligation assets							7 010/														7 700/
180	IRB TOTAL	5	ן 1	. 4	+ 0		וע	u /.81%	49	<u>' </u> 1	-	4 0		U(J /.68%	4 9	9	2	4	U (0	7.73%

											Mora	toria - Baseline So	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 xposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0) (0 0	0) (-	() (0 0	0) 0	-	C) (0 0	0	0	(0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	2	4	. (0 0	0) (141.79%	2	2	1	0 0	0) 0	173.54%	2	2 4	C	0	0	(0 2
	Retail - Secured on real estate property																					
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	2	2	. (0 0	0) (2.61%	2	2 2	2	0 0	0) 0	6.71%	2	2 2	0	0	0	(0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	2	4	C	0	0		141.79%	2	2 4		0 0	0	0	173.54%	2	4	0	0	0	0	0 21

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

EBA EUROPEAN BANKING AUTHORITY														2021 El	J-wide	Stress T	G Groep N			0-19 IRI	3										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															I	Public guarantees	- Baseline Scena	rio													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
ow um	(mln EUI	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
1	Central banks				amount										anount		Zinount														
2	Central governments																														
3	Institutions				-													-	-					-							
4	Corporates	89	90 615	.5 6.	35 744	· 70	5	0	3		3.63%	84	19 620	635	707	7 112	92	2 (0	3	3 2.62%	82	23 60)7	519 68	3 15	1 122	7 0	2	3	3 2.15
5	Corporates - Of Which: Specialised Lending																														4
6	Corporates - Of Which: SME		22 50	-0	61 20	2			0		2 010/	2			20	0 5	-	4			2 010/		21	7	F0 7	7	7	6 0	0	0	0 2 50
/	Retail Retail	· · · · ·	52 50	08	61 29	3	<u> </u>	U	0		3.91%	3	51 57	5 60	20	8 5)	4 (3.01%	5	31 :	0/	59 2	/	(0 0	0	U	<u>J</u> 2.58°
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														4
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														4
	Retail - Qualifying Revolving																														
2	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
4	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
.6	Securitisation																														
.7	Other non-credit obligation assets																														
.8	IRB TOTAL	94	673	3 7	72 773	563	6	1	3		0.48%	90	677	114	735	5 565	97	7 1		8	0.54%	87	66	64 1	57 71	1 554	133	3 1	2	3	3 0.62%

																Pu	ublic guarantees	s - Baseline Scena	ario													
							31/	12/2021									31/12	12/2022									31/12	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions f Stage 2 exposure	Stock of or provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
			28	3 389	397	7	29	26 2	22	0	2	2 5.89	% 3	0 37	74 38	1 30	4(10 3	34	0	1	4.15%	o 3	1 360	36	57 30	53	4	5	0 1	1	2 3.35°
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		15	5 53	56	6	16	3	2	0	0	0 2.53 ^o	% 1	5 5	52 5	5 16	2	4	3	0	0	2.04%	» <u>1</u>	5 51	I	54 15	5		5	0 0)	0 1.77º
	Retail - Secured on real estate property																															
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																															
NLIILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0) –		0 0		0 0	0		0	0 0)	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL																															
	IRB TOTAL		54	443	28	8	45 38	87 2	4	0	2	2 0.41 ^o	% 5	5 42	26 4	3 45	373	3 3	8	0	2	0.47%	5	5 412	5	8 46	360	5	0	0 1		2 0.52 [°]

																	Public guarantees	s - Baseline Scen	nario												
							31/1	L2/2021									31/1	.2/2022									31/1	2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		ock of sions for age 3 posure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates			3 23	2	3	0	0	0	0	0	0 0.26%)	3 2	23	23	0	0	0	0	0 (0.71%		3 2	3	23	0	0 0	0	0	0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 (-		0	0	0	0	0 0	0	0	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GLIMANT	Retail - Secured on real estate property - Of Which: non-SME		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 (-		0	0	0	0	0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL			3 23		0	0	4 (0 (D	0	0 0.01%		3 2	23	0	0	4	0	0	0 (0.05%		3 23	3	0	0	4 0	0	0	0

															Р	Public guarantees	s - Baseline Scena	ario												
						31/12/2	2021									31/12	2/2022									31/1	2/2023			
Row Num	(min EUI	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provis Stage 2 Sta	ock of sions for age 3 oosure
55	Central banks																													
56	Central governments																													
57	Institutions Corporates																													
58	Corporates		126 88	8 88	3 97	6	5	5 0	0		2.91%	119	90	90	91	1 12	2	9	0	0	0 1.96%	5 116	6 8	37	87 89	9 1	7 13	3 0	0	0 1.64
59	Corporates - Of Which: Specialised Lending																													
60	Corporates - Of Which: SME																													
61	Retail		17 5	5 5	5 13	1	0) 0	0		9.22%	17	5	5	12	2 1	1	1	0	0	0 6.45%	16	6	5	5 12	2	2 1	1 0	0	0 5.36
62	Retail - Secured on real estate property																													
BELGIUM	Retail - Secured on real estate property - Of Which: SME																													
64 DELGIUM	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	0	0	0 0	0	() -	0	0	0	0	0 0	0	0	0	0	0 -	(0	0	0)	0 (0 0	0	0 -
65	Retail - Qualifying Revolving Retail - Other Retail																													
66	Retail - Other Retail																													
67	Retail - Other Retail - Of Which: SME																													
68	Retail - Other Retail - Of Which: non-SME																													
69	Equity																													
70	Securitisation																													
71	Other non-credit obligation assets																													
72	IRB TOTAL	1	L44 93	3 7	111	73	5	0	0	(0.30%	136	95	13	104	4 75	5 1	LO	0		0 0.40%	133	3 9	2	102	2 7	3 14	l 0	0	0 0.54

															Ρι	ublic guarantees	- Baseline Scenar	rio													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
	(mln EUR	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Rati Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Central governments																														
	Institutions																														
	Corporates		0 0		0 0	C	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	((0		0 0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME				-			-								-															
	Retail		0 0		0 0	C	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	((0		0 0	0	0	0 (0 -
	Retail - Secured on real estate property																														
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME				-			-								-															
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	C	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	((0		0 0	0	0	0 (0 -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets					-						-	-	-		-									-			-	-		
	IRB TOTAL		0 0		0 0	0	0 0		0	0	0 -	0	0	0	0	0	0	D 0	0	0	-	0			0		0	0	0	0 (0 -

																		Public guarant	tees - Baseline Sc	enario													
								31/12	2/2021									3:	1/12/2022									31/12	/2023				
Row Num			Sta exp (mln EUR, %)	guar	age 1 sure, of hich anteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, o which guaranteed amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, which guarantee amount	of provisions for	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions Corporates							<u> </u>																								
94		Corporates		0	0	0	0	()	0 (0	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0 0		0 (0 0	0	0	0	0) -
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME									~	0					0				<u></u>												N
9/		Retail		0	0	0	0	()	0 0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0 0		0 0	0	0	0	0	0) -
98	-	Retail - Secured on real estate property																															
	ED STATES	Retail - Secured on real estate property - Of Which: SME									~	0					0				<u></u>												N
		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	()	0 ()	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0		0 0	0	0	0	0	0) -
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103	-	Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Equity Securitisation																															
106		Securitisation																															
107		Other non-credit obligation assets IRB TOTAL					-		N															-									
108		IRB TOTAL		0	0	0	0	[C		ט כ	וע	0	0 -		0	0	0	0	0	0	0	0	0 -	0	0		0 0	0	0	0	0	0) –

AUTHORITY																		IG Groep N			D-19 IRI											
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																	Public guarantees	- Baseline Scenai	rio													
							31/	2/2021									31/12										31/1	2/2023				
		St exp (mln EUR, %)	age 1 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Cov
	Central banks			amount		amount										amount		amount						amount								
	Central governments																															
	Institutions																															
	Corporates		618	75	88	3 52 ⁴	4	21 16		0	1	0 0.649	% 59	8 0	8 98	498	8 39	31	L C		1 (0.72%	6 569	93		99 479	9 5	i9 4	.7	0		0
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C		0	0 (0	0	0 -		0	0 0	(0 0	C	0 0		0 (D -	(0 0		0)	0	0	0 (0 -
	Retail - Secured on real estate property																															
POLAND	Retail - Secured on real estate property - Of Which: SME																															
POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	C)	0	0 (0	0	0 -		0	D C	(0 0	C) C		0 (D -	() 0		0 ()	0	0	0 (0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		633	75	20	524	4 6	4 16		1	1	0 0.23	% 60	2 8	3 37	498	3 75	31	1		1 (0.34%	57 9	93		56 479	7	9 4	1	1 1		0

																Public guarantees														
						31/1	12/2021									31/12	2/2022									31/12,	/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		11	5	5	7	0 0	0	0 (0 (0.04%	1	.0 5	5	7	7 1	. 0	0 0	0	C	0.15%	b 11	4	2	1 8	1	1	0	0	
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0 0	0	0 0	0 () -		0 0	0	0	0 0) (0 0	0	C) -	0	0	(0	0	0	0	0	
	Retail - Secured on real estate property																													
SPAIN	Retail - Secured on real estate property - Of Which: SME																													
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0 (0 () -		0 0	0	0	0 0) (0 0	0	C) -	0	0	(0 0	0	0	0	0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets		44			-					0.010/										0.020			4		_				
	IRB TOTAL		11	5	U	/	3 0	U (ע וע	J (0.01%	1	U 5	1	7	<u>' </u> 3		uj 0) O	0	0.03%	o j 11	4	1	. 8	3	1	0	0	

															Ρ	Public guarantees	s - Baseline Scenar	rio													
						31/12	2/2021									31/1	2/2022									31/12	2/2023				
Row Num	(m	Stage 1 exposure nln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																														
146	Central governments																														
147	Institutions																														
148	Corporates		2 6		6 2	2 1	1 1	0	0	0	1.47%	2	2 5	5	5 2	2 2	2 2	2	0 (0	1.69%		2 4	2	1 2	2	2	0	0	0	1.80%
149	Corporates - Of Which: Specialised Lending																														
150	Corporates - Of Which: SME																														
151	Retail		0 0		0 0	0 0	0 0	0	0	0	-	0) () (0 0) (0 0	0	0 (0) -		0 0	(0 0	0	0	0	0	0 -	
152	Retail - Secured on real estate property																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																														
154 LOALMDOORG	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	0 0	0 0	0	0	0	-	0) () (0 0) (0 0	0	0 (0) -		0 0	(0 0	0	0	0	0	0 -	
155	Retail - Qualifying Revolving																														
156	Retail - Other Retail																														
157	Retail - Other Retail - Of Which: SME																														
158	Retail - Other Retail - Of Which: non-SME																														
159	Equity																														
160	Securitisation																														
161	Other non-credit obligation assets																														
162	IRB TOTAL		2 6		1 2	2 5	5 1	0	0	0	0.30%	2	2 5	5 2	2 2	2 4	4 2	2	0 0		0.71%		2 4	2	2 2	4	2	0	0	0	1.14%

																	Public guarante	ees - Baseline Scel	nano													
							31/1	2/2021									31,	/12/2022									31/12/	2023				
ow um		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, o which guaranteed amount	d	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
.63	Central banks																															
.64	Central governments																															
.65	Institutions Corporates																															
.66	Corporates		1.	5 6		5 13	3 1	.4 1.	3	0	0	1 4.73%	6	12	8	8	11	15	14	0	0	4.58%	12	7	7	11	16	14	0	0	1	4.46%
.67	Corporates - Of Which: Specialised Lending																															
.68	Corporates - Of Which: SME																															
.69	Retail			0 0		0 (0	0	0	0	0	0 -		0	0	0	0	0	0	0	0) -	0	0	(0	0	0	0	0	0 -	
.70	Retail - Secured on real estate property																															
FRANCE	Retail - Secured on real estate property - Of Which: SME																										(/					
	Retail - Secured on real estate property - Of Which: non-SME			0 0		0 (0	0	0	0	0	0 -		0	0	0	0	0	0	0	0) -	0	0	(0	0	0	0	0	0 -	
.73	Retail - Qualifying Revolving																										(/					
.74	Retail - Other Retail																										(/					
.75	Retail - Other Retail - Of Which: SME																										(/					
.76	Retail - Other Retail - Of Which: non-SME																										(/					
.77	Equity																										(/					
.78	Securitisation																										(/					
.79	Other non-credit obligation assets						5		2		0	10.000	/	12		F	14		14			0.070/	13									10 5 60/
.80	IRB TOTAL			5 6	14	+ 1:	5	0 1.	3		U	1 2.28%	/0	12	ŏ	.5		/	14	U	U	9.3/%	12	/	16	11	<u> </u>	14	0	0	<u>+ </u>	10.56%

															I	Public guarantees	- Baseline Scena	ario													
						31/12/	/2021									31/1	2/2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0 0	0 0	0	0	0	() -	C		0) () (0	0 (0 0	(D -)	0	0 (0	0 0	0	0		0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0	0	0	0	() -	C		0) () (0	0 (0 0	(0 -)	0	0 (0	0 0	0	0		0 -
	Retail - Secured on real estate property																														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) 0	0	0	0	() -	C)	0) () (0	0 (0 0	(D -)	0	0 (0	0 0	0	0		0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0	0	0	0	C	0 -	0		0) (0	0 (0	(D -			0	0 (0 0	0	0		0 -

EUROPEAN BANKING AUTHORITY								•	2021 EU	J-wide S					-13 181	5						
											<u></u>	NG Groep N	.V.									
		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cove
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	3,335	711	5,397	8	3 79	93	3 1.73%	3,299	1,196	4,949	Ð	7 6	1 156	3.16%	3,324	1,591	4,528	6	42	20	J8
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	5,356	849	1,754	6	53	96	5.47%	5,415	1,081	1,463	3	7 40	0 150	10.27%	5,428	1,288	1,243	5	29	20	J2
	Retail - Secured on real estate property																					
ING Groep N.V.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	4,289	672	1,013	2	24	48	3 4.74%	4,314	828	833	3	3 18	8 82	9.79%	4,330	968	676	2	13	11	<u>1</u> 5
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	8,906	1,561	7,159	14	133	189	2.64%	8,924	2,278	6,423	3 14	4 102	2 307	4.78%	8,964	2,882	5,780	11	72	41:	.1

												Morat	toria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1,365	224	1,59	90 2	2 20	0 3	1.98%	1,334	384	1,461	2	15	49	3.32%	1,342	2 501	1,336	1	10	60	0
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		739	75	5 34	13	2 13	3 1	.9 5.54%	752	120	285	2	10	30	10.65%	748	3 156	253	1	8	38	8
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		183	13	3 5	58 (0 1	1	2 4.17%	190	20	43	0	1	4	8.89%	194	1 27	32	() C		5
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		2,106	299	1,93	5 4	4 33	3 5	0 2.61%	2,087	504	1,748	4	25	79	4.51%	2,092	2 657	1,590	3	17	99	9

											Mora	atoria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	(0	0 ()	0	0 -	0	0)	0 0	(0	0 -	0		0	0) ()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	569	5:	51 17	9		17	26 14.70%	587	69	9 14	2 2	12	2 3!	5 24.67%	588	8	9 12	21	L <u> </u>	9 4	14 36.4
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GLRMANT	Retail - Secured on real estate property - Of Which: non-SME	469	30	9	7		8	8 8.54%	464	42	2 9	1 1		7 12	2 13.15%	463	5	5	78	5	5 1	.6 20.3
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	569	51	1 17	9 1	. 1	.7	26 14.70%	587	69	14	2 2	12	2 3!	5 24.67%	588	8	9 12	1	. <u> </u>	4	4 36.4

											Mora	toria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56 57	Central governments Institutions																					
58	Corporates	1	,060 4	00 3,130) 2	2 43	3 4	43 1.37%	1,078	3 639	2,874	1 2	32	. 72	2 2.52%	b 1,094	4 84	4 2,65	52	2 22	99	3.74%
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail	1	,833 2	09 715	5	1 17	2 1	19 2.62%	1,849	276	632	2 1	C ,	27	7 4.32%	1,83	5 35	1 57	70	1 6	36	6.33%
62	Retail - Secured on real estate property																					
BELGIUM	Retail - Secured on real estate property - Of Which: SME		420	20 24	-	0	2	C 1.020/	1 4 4 1	466	200				2.05%	1.42	4 20	2	20		12	4.620/
	Retail - Secured on real estate property - Of Which: non-SME	1	,430 1.	20 345			3	6 1.82%	1,441	155	300	1	2		9 3.05%	1,424	4 20	2/	/2	U 4	13	4.62%
65	Retail - Qualifying Revolving																					
67 67	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Fauity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	3,	061 60)9 3,847	7 3	3 5!	5 6	2 1.60%	3,094	915	3,508	3 3	41	100) 2.85%	3,09 6	5 1,19	5 3,22	5	2 29	135	4.20%

												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0	C) -	0	0	(0	0		0 -	C)	0 0	C) (0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1,430	480	386	C)	1 23	6.01%	1,461	566	269	9	1	2 4	4 16.34%	1,504	62	5 16	6 0	1	. 64	4 38
	Retail - Secured on real estate property																						
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME																						
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME		1,430	480	386	C)	1 23	6.01%	1,461	566	269	9	1	2 4	4 16.34%	1,504	62	5 16	6 0	1	. 64	54 3
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1,430	480	386	0)	23	6.01%	1,461	566	269			2 44	4 16.34%	1,504	620	5 16	6 0	1	. 64	4 38

												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																						
92	Central governments																						
93	Institutions		-	-							-			-		-			-				
94	Corporates		0	0)	0 C		0	0 -	0	0	0	0	0	0 0	0 -	() (0	0	0 (0 0) -
95	Corporates - Of Which: Specialised Lending																						
96	Corporates - Of Which: SME		-								-	-											EE 200/
97	Retail		1	1		1 0		0	0 10.33%)]	1	1	0	0	0 0	0 30.03%		1	1	0	0 (00) 55.39%
98	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME					1		0	10.220/		4	4		2		0 00.000/		•	4				EE 200/
	Retail - Secured on real estate property - Of Which: non-SME		1	1		1 0		0	0 10.33%)]	1	1	0	0	0 0	0 30.03%		1	1	0	0 (0 0) 55.39%
101	Retail - Qualifying Revolving																						
102	Retail - Other Retail																						
103	Retail - Other Retail - Of Which: SME					_							_										
104	Retail - Other Retail - Of Which: non-SME					_																	
105	Equity Securitisation												_										
105																							
	Other non-credit obligation assets			-					10.220/							20.020/							EE 2004
108	IRB TOTAL		1	1		1 0		U	U 10.33%	1	L	1	U		U 0	u 30.03%			L	U	U (0	55.39%

			80	81	82	83	84	85	86	87	88	LI 89	NG Groep N	I.V. 91	92	93	94	95	96	97	98	99	
												Mora	atoria - Adverse S	cenario									_
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1			Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	or
	((mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks																						7
	Central governments																						
	Institutions																						
	Corporates		632	58	29	2	3 13	3 1	4 4.64%	609	112	2 26	0	3 1	1 20	6 10.02%	603	159	9 2	19	3	8	37
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME									-	-								-	-		-	
	Retail		4	1	· · · ·	4	0 0	0	0 6.10%	4	1		4	0 0		0 7.33%	4	2	2	4	0	0	0
	Retail - Secured on real estate property																						
POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	<u></u>	0	0	0		0	0 (0	0		0	0	0	0	0
	Retail - Qualifying Revolving		0	0					0 -	0	0						0			0			0
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
			636	E0.	201																_		
	IRB TOTAL			33	29:	5	4 13	3 1	4 4.66%	613	113	3 26 [,]	4	3 11	1 20	5 9.98%	607	160	0 22	23	3 1	8 3	37
					29:	5	4 13	3 1	4 4.66%	613	113	B 26 Mora	4 atoria - Adverse S		1 26	5 9.98%	607	160	0 2:		3 8	8 3	37
					29:	31/12/2021		3 1	4 4.66%	613	113	Mora	31/12/2022		1 26	5 <u>9.98</u> %	607	160	0 2:	31/12/2023		8 3	37
				33	29:	Stock of	Stock of	Stock of	4 4.66% Coverage Ratio -	613	113		31/12/2022 Stock of	Stock of	Stock of	Coverage Patie	607	160	J 2.	31/12/2023 Stock of	Stock of	B Stock of	37
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	613 Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	Stage I	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	provisions fo	37 or
		ex	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		613 Stage 1 exposure	113 Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Patie	607 Stage 1 exposure	Stage 2 exposure	J 2.	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 or
				Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	Stage I	160 Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	provisions fo	37 or
	(Central banks	ex		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 or
	(Central banks Central governments	ex		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 or
	(Central banks Central governments Institutions	ex		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr
	(Central banks Central governments Institutions Corporates	ex		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr
	(Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	ex		Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure	113 Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr
	(Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	ex		exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 -	613 Stage 1 exposure 0 460	113 Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr
	(Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	ex	exposure 0	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	613 Stage 1 exposure 0 460	113 Stage 2 exposure 0 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 1
CDAIN	(Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	ex	exposure 0	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 -	613 Stage 1 exposure 0 460	113 Stage 2 exposure 0 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 0 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	ex	exposure 0	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 -	613 Stage 1 exposure 0 460 460	113 Stage 2 exposure 0 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460	1113 Stage 2 exposure 0 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460	1113 Stage 2 exposure 0 0 26 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	Stage 2 exposure () () () () () () () () () (Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460	113 Stage 2 exposure 0 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460	1113 Stage 2 exposure 0 26 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460 460	1113 Stage 2 exposure 0 0 26 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	Stage 2 exposure (333 334 335 335 335 335 335 335 335 335	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460 460	1113 Stage 2 exposure 0 26 26 26 26 26 26 26 26 26 26 26 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	160	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37 Dr 11 11
SPAIN	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	ex	exposure 0 477	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64%	613 Stage 1 exposure 0 460 460 460	1113 Stage 2 exposure 0 26 26 26	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 8 9.03%	Stage I	160 Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	37

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, 1	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	69	9	5 66	0)	0	0.41%	69	10	61	1	0)	1 0.89%	6 6	58 1	5 5	7	0	0	L 1.3
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	26	5	2 1	0)	0	9.35%	25	5 3	1	1	0 () (0 12.15%	6 2	24	4	1	0	0 0) 16.
	Retail - Secured on real estate property																					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																					
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME	23	3	1 0	0)	0	5.11%	22	2 2	1	1	0 () (0 8.12%	6 2	21	3	0	0	0 () 13.4
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		-					0 5 40/							1.000/			-				
	IRB TOTAL	96		67	0		U	0.54%	94	13	62	2	ן ע]]	1 1.09%	o 9	1 2	U 5	S C	U I	נ וע	L 1.56

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
w m	(mln EUR	Stage 1 exposure , %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
i3	Central banks																					
54	Central governments																					
55	Institutions																					
56	Corporates		47	1	1 0	C)	0 10.97%	46	6 2	2	5	0 0)	1 13.88%	o 4	5	2	4	0	0 1	1 18.61%
57	Corporates - Of Which: Specialised Lending																					
58	Corporates - Of Which: SME																					
59	Retail		1	0	1 0	C	0	0 3.39%	1	1 (0	0	0 0) (0 5.49%		1	0	0	0	<u> </u>	0 7.39%
70	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		1	0 (0 0	C)	0 0.36%	1	1 (0	0	0 0) (0.77%	0	1	0	0	0	0 (0 1.44%
73	Retail - Qualifying Revolving																					
74	Retail - Other Retail																					
75	Retail - Other Retail - Of Which: SME																					
76	Retail - Other Retail - Of Which: non-SME																					
7	Equity																					
78	Securitisation																					
'9	Other non-credit obligation assets			_																		
80	IRB TOTAL		19	1 5	5 0	0		0 10.12%	48	3 2	2	5	0 0) 1	L 13.11%	4	7	3	5	0	<u>0</u>	L 17.63%

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	r Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks																					
182	Central governments																					1
183	Institutions																					4
184	Corporates) (0 (0 0)	0	0 -	0	0 0) (0	0	0 0	-	0	0 0) (D	0 0	0	1
185	Corporates - Of Which: Specialised Lending																					4
186	Corporates - Of Which: SME					-			-			-										4
187	Retail		4	4 1	1 C)	0	91.25%	2	2 4	1 (0	0	0 0	128.22%	2	4	()	0 0	1	. 326.54%
188	Retail - Secured on real estate property																					
UNITED KINGD	OM Retail - Secured on real estate property - Of Which: SME						-															1
	Retail - Secured on real estate property - Or Which, hor-SML			2	1 ()	0	1.01%	2	2	2	0	0	0 0	2.76%	2	2	()	0 (0	0 10.42%
191	Retail - Qualifying Revolving												_									ł
192	Retail - Other Retail																					↓
193	Retail - Other Retail - Of Which: SME																					
194	Retail - Other Retail - Of Which: non-SME																					
195	Equity																					
190	Securitisation																					
102	Other non-credit obligation assets			1 1			0	91 25%	2	· <u> </u>			0	0 0	128.22%	2					1	. 326.54%
190	IRB TOTAL		-	• •				J1.2J/0	۲	• •	r (Y I			120.22 /0	L 2	·		'		L 1	520.5470

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

EB	EUROPEAN BANKING AUTHORITY														2021 E	U-wide		Test: Cr ING Groep N		k COVII)-19 IRE	3										
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																	Public guarante	es - Adverse Scena	ario													
							31/12	2/2021									31,	/12/2022									31/12	2/2023				
Row Num		(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks																														
2		Central governments																														
3		Institutions																			_											
4		Corporates	801	715	688	627	108	8 95	3	9	2	0 18.11%	o 7	746 6	65 64	1 6 58	87 2	204 17	78	2	7 32	15.48%	72	610	59	7 570	278	241	1 2	5	40) 14.49%
5		Corporates - Of Which: Specialised Lending										_																				
6		Corporates - Of Which: SME Retail	20	67	64	21		4	0	0		1 15 250/	6	20	62 6		22	7	6	0	0 1	15 100/	20			7 22	10			0	1	1 14 900/
/ 0		Retail - Secured on real estate property	20	07	04	F		4 3	0	0		1 15.25%	0	29	03 0		22	/	0	0	J	. 15.10%	50	50	5	7 23	10	5	9 0	0	1	14.09%
0		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
10	ING Groep N.V.	Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	796	781	115	648	651	1 98	2	10	2	1 3.28%	o 74	48 72	27 21	8 60	09 6	04 18	34	2	7 35	5.75%	729	668	8 29	6 594	553	250	0 1	5	44	i 7.95%

															Pul	blic guarantees -	Auverse Scenario														
						31/1	12/2021									31/12/	/2022									31/12	/2023				
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments Institutions																														
	Central governments																														4
	Institutions																														4
	Corporates	28	8 377	377	7 2	2 40	41 41	1	0	5	5 11.11%	6 30	334	335	23	87	77	0	3	9	10.25%	3	0 307	30	08 24	113	100	0 0	2	11	. 9
	Corporates - Of Which: Specialised Lending																														1
	Corporates - Of Which: SME																														
	Retail	12	2 60	59	9	9	3 3	3	0	0	0 9.30%	6 14	56	54	11	6	5	C	0 0	1	9.21%	1	5 52	5	51 12	8	7	7 0	0	1	. 8
	Retail - Secured on real estate property																														4
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																														
NET TERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	(0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	0	-		0 0		0 0	0	(0 0	0	0	/ -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	38	8 437	50	0 3	1 382	43	3 (0	6	6 1 45%	42	389	94	34	340	82	0	4	10	2.85%	44	4 359	12	2 36	314	107	7 0	2	12	3

																	P	Public guarantee	s - Adverse Scei	nario													
							31/12	2/2021										31/1	12/2022									31/	12/2023				
low		e mln EUR,%)	Stage 1 expo exposure gua	tage 1 osure, of S which ex manteed mount	Stage 2 kposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions f Stage 2 exposure	for provisions Stage 3	s for	e Ratio - le 3 sure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, c which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																																
38	Central governments																																
39	Institutions																																
40	Corporates		2	23	23	0	0	0	0	0	0	0	32.63%	2	23	23	0)	1	0	0	0	0 30.37	%	2 2	22	22	0	1	0	0	0 0) 29.49%
41	Corporates - Of Which: Specialised Lending																																
42	Corporates - Of Which: SME																																
43	Retail		0	0	0	0	0	0	ס	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 0) -
44	Retail - Secured on real estate property																																
45 GERMANY	Retail - Secured on real estate property - Of Which: SME																																
46 GLAMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	ס	0	0	0 -		0	0	0	0	ס	0	0	0	0	0 -		0	0	0	0	0	0	0	0 0) -
47	Retail - Qualifying Revolving																																
48	Retail - Other Retail																																
49	Retail - Other Retail - Of Which: SME																																
50	Retail - Other Retail - Of Which: non-SME																																
51	Equity																																
52	Equity Securitisation																																
53	Other non-credit obligation assets																																
54	IRB TOTAL		2	23	0	0	4	0	D	0	0	0	2.92%	2	23	1	0		4	0	0	0	0 5.74	1%	2 22	2	1	0	4	0	0	0 0	9.26%

															P	Public guarantees	s - Adverse Scena	ario													
							31/12/2021									31/1	2/2022									31/1	2/2023				
Row Num		Stage exposi In EUR, %)	e 1 expo sure gua	which	ige 2 osure guaran amoi	re, of Stage ch exposu iteed		of provisions f	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																														
56	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
57	Institutions		100	100						-						-					10 500/							\		_	17.000/
58	Corporates		126	106	86	80	9	8	0	1	2 18.06%	11:	10.	12 8	3/ /5	18	.8 1	16)	1 3	3 18.52%	114	4 9	82 83	. //	2	6 22	2 (0	5	17.92%
59	Corporates - Of Which: Specialised Lending																														
60	Corporates - Of Which: SME		. =				-			•			-	_	-								_								
61	Retail		17	6	6	12	1	1	0	0	0 36.60%	1		7	6 11		1	1)	0 1	1 37.11%	15	5	6 6	5 <u>11</u>		2	2 (0	1	. 36.71%
62	Retail - Secured on real estate property																														
BELGIUM	Retail - Secured on real estate property - Of Which: SME		-				-			-				-			-						-	-	-		-				
64 DLLGIOM	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -	()	0	0 0) (0	0)	0 0) -	0	0	0 (0 0		0 () (0	0) -
65	Retail - Qualifying Revolving																														
66	Retail - Other Retail																														
67	Retail - Other Retail - Of Which: SME																														
68	Retail - Other Retail - Of Which: non-SME																														
69	Equity																														
70	Equity Securitisation																														
71	Other non-credit obligation assets																														
72	IRB TOTAL		120	112	11	92	88	9	0	1	2 2.53%	113	109	9 2	.2 86	80	6 1	.7		1 4	5.13%	115	5 98	8 31	. 88	7	7 24	L C	0	6	7.98%

																P	ublic guarantees	- Adverse Scenar	ario													
							31/12	2/2021									31/12	/2022									31/12	/2023				
w n		Si ex (mln EUR, %)	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															4
	Institutions				-				-						-			-						•								
	Corporates		0	0	0	0 0	(0 0	C	0 0	() -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0	<u> </u>
	Corporates - Of Which: Specialised Lending																															4
	Corporates - Of Which: SME																															
	Retail		0	0	0	0 0	(0 0	C	0 0	() -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0	<u> </u>
	Retail - Secured on real estate property																															
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME																															
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	(0 0	C	0 0	() -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0	<u>j</u> -
	Retail - Qualifying Revolving																															4
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															4
	Retail - Other Retail - Of Which: non-SME																															4
	Equity																															4
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL								-																							
	IRB TOTAL		0	0	0	0 0	0) 0	0	0	() -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0	J -

																Public guarantees	- Adverse Scena	ario													
						31/1	12/2021									31/12	2/2022									31/12/	/2023				
Row Num		Stage 1 exposure n EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																														
92	Central governments																														
93	Institutions Corporates																														
94	Corporates		0 0		0 0		0 0	C) (0 0) -		0	0	0 0	0 0)	0 (0 0	() -	0	0		0 0	0	0	0	0	0 -	-
95	Corporates - Of Which: Specialised Lending																														
96	Corporates - Of Which: SME												1			-				-											
97	Retail		0 0		0 0		0 0	C) (0 0) -		0	0	0 0	0 0)	0 0	0 0	() -	0	0		0 0	0	0	0	0	0 -	-
98	Retail - Secured on real estate property																														
⁹⁹ UNITED STATES	Retail - Secured on real estate property - Of Which: SME						-						-			-															
100 UNITED STATES			0 0		0 0		0 0	C) (0 0) -		0	0	0 0	00)	0 (0 0	() -	0	0		0 0	0	0	0	0	0 -	-
101	Retail - Qualifying Revolving																														
102	Retail - Other Retail																														
103	Retail - Other Retail - Of Which: SME																														
104	Retail - Other Retail - Of Which: non-SME																														
105	Equity																														
106	Securitisation																														
107	Other non-credit obligation assets																														
108	IRB TOTAL		0 0		0 0		0 0	0		0 0	-		0	0	0 0	0 0		0 0	0	C	-	0	0) 0	0	0	0	0	0 -	-

		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	IG Groep N		118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantees		rio												
						31/1	2/2021									31/12	2/2022									31/1	2/2023			
		Stage 1 exposur (mln EUR, %)	e Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions		F 44	4 4	F1 44	c	2 2	0	2	2	10 (50)	F 01	15/	455		2 71					12 (00/	401	140		200	10	c	0		
	Corporates		544 15	4 1	.51 44	5 34	2 2	8	2	2	4 12.65%	50.	150	155	41	2 /1	6.	2	2	9	12.60%	481	140	14	396	10	6 85	9	1	2 13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																													
			0	0	0	0 (0	0	0	0	0_	((0 0			0	0	_		0				0 0	0	0 (
	Retail - Secured on real estate property		0	0	0			0	0		0 -			0					0	0	-		0		0			0		
	Retail - Secured on real estate property - Of Which: SME																													
POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (0	0	0	0	0 -	((0		0 0	(0	0	0	-	0	0		0 0		0 0	0	0 () (
	Retail - Qualifying Revolving																								<u> </u>					
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		539 15	4	34 440	5 130	0 2	8	2	2	4 3.45%	498	156	5 73	41	2 132	61	1	2	9	7.15%	479	140	10	396	113	8 89	9	1 2	2 14

																	Public guarantees	s - Adverse Scen	ario													
							31/1	12/2021									31/1	2/2022									31/12	/2023				
		mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stage 1	Stock of r provisions fo Stage 2 exposure	or provisions for Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		7	8	8		5	1	0	0	0	0 22.45%		6	8	8	4	2	1	0	0) 22.45%)	7	7	7	2	1	L 0	0	0	21.49
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0		0	0	0	0	0	0 -		0	0	0	0	0	0	0	0) -	()	0	0	0	(0 0	0	0 -	-
	Retail - Secured on real estate property																															
SPAIN	Retail - Secured on real estate property - Of Which: SME																															
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0	0	0	0 -		0	0	0	0	0	0	0	0) -	()	0	0	0	(0 0	0	0 -	-
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		7	8	1		5	6	0	0	0	0 2.28%	þ	6	8	2	4 !	5	1 (D	0	6.51%		1	7	2 !	5	1	0	0	0	9.88

																F	Public guarantees	es - Adverse Scenai	rio													
							31/1	2/2021									31/1	12/2022									31/12	2/2023				
tow lum		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions f	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks														4′																	
146	Central governments														4′																	
147	Institutions														4'																	
148	Corporates		2	5	6	2	2	1	1	0 0)	0 25.78%	2	2 4	<u>′</u> 5'	5 2	2	2 2	2 (0 0	1	25.75%	2	4	4	2	3	3	0	0	1	25.07%
149	Corporates - Of Which: Specialised Lending														4'																	
150	Corporates - Of Which: SME														4'																	
151	Retail		0	0	0	0		0	0	0 0)	0 -	0	0 0	<u> </u>	0 0	0	0 (0 (0 0	0	-	0	0	0	0	0	0	0	0	0 -	-
152	Retail - Secured on real estate property														4′																	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														4′																	
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0) (0	0	0 0)	0 -	0	0 0	ט0'	00	0	0 (0 (0 0	0	-	0	0	0	0	0	0	0	0	0 -	-
155	Retail - Qualifying Revolving														//																	
156	Retail - Other Retail																															
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		2	5	1	2	5	5	1	0 0		0 6.76%	2	2 4	<u>/</u> 2	2 2	2	4 2	2 0	0 0	1	15.62%	2	4	3	2	3	3	0	0	1	23.86%

																	Public guarante	ees - Adverse Scer	nario													
							31/1	2/2021									31	/12/2022									31/12/	2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio Stage 3 exposure
163	Central banks																															
164	Central governments																															
165	Institutions																															
166	Corporates		12	2 11		3	7 1	.5 1	4	0	0	8 51.519	6	12	8	6	8	17	17	0	0	9 50.50%	6 11	7	7	6 7	/ 19	18	0	0	9	49.50%
167	Corporates - Of Which: Specialised Lending																															
168	Corporates - Of Which: SME																															
169	Retail		0	0 0	(כ בי	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0)	0 0	0 ر	0	0	0	0 -	
170	Retail - Secured on real estate property																															
FRANCE	Retail - Secured on real estate property - Of Which: SME																										4/					
172	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(2	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0)	0 0	<u>ر</u>	0	0	0	0 -	
173	Retail - Qualifying Revolving																										4/					
174	Retail - Other Retail																										4/					
175	Retail - Other Retail - Of Which: SME																										4/					
176	Retail - Other Retail - Of Which: non-SME																										4/					
177	Equity																										4					
178	Securitisation																										4					
179	Other non-credit obligation assets					-	.	A 1	4	0	4	8 82.169	/	0					19				/					10			10	150 220/
180	IRB TOTAL		8	5 11	10)	/ 1	U 1	4	U	1	8 82.169	/0	3	ŏ	19	ð	/	1/	U	U 1	J 131.25%	o ک		2	20 /	6	18	0	0	10	158.33%

																	Pu	ublic guarantees ·	- Adverse Scenari	rio													
								31/1	12/2021									31/12	/2022									31/	12/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks Central governments Institutions																															
182		Central governments																															
183		Institutions																															
184		Corporates		0	0	(0 0		0	0	0	0	0 -	()	0 0	0	0	0	0 0	0	0) -	0	0	0	0	0	0 () () 0	0	-
185		Corporates - Of Which: Specialised Lending																															
186		Corporates - Of Which: SME																															
187		Retail		0	0	(0 0		0	0	0	0	0 -	(0 0	0	0	0	0 0	0	0) -	0	0	0	0	0	0 () () 0	0	-
188		Retail - Secured on real estate property																															
) KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
		Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 0		0	0	0	0	0 -	(0 0	0	0	0	0 0	0	0) -	0	0	0	0	0	0 () () 0	0	-
191		Retail - Qualifying Revolving																															
192		Retail - Other Retail																															
193		Retail - Other Retail - Of Which: SME																															
194		Retail - Other Retail - Of Which: non-SME																															
195		Equity																															
196		Securitisation																															
197		Other non-credit obligation assets																															
198		IRB TOTAL		0	0	C	0		0	0	0	0	0 -	0		0 0	0	0	0	0 0	0	0	-	0		0	0	0	0		0	0	-

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

			2				Moratoria				10	11	12
	(m)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	51	47	35		15			1	0) C	0	
ING Groep N.V.	Retail of which: SME Secured by mortgages on immovable property	721				162				6	17	30	
	of which: non-SME Items associated with particularly high risk Covered bonds Claims are institutions and comparators with a CT and it accomparator	877	414	724	708	132	2 124	3	23	0	3		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	1,859	1,053	1,498	1,435	330	301	90	5 80	7	7 22	38	
							Moratoria 31/12						
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag Stag
	(ml	n EUR, %)	amounts	exposure	moratoria	exposure	moratoria	exposure	moratoria	exposure	exposure	exposure	ехро
	Central governments Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions												
	Corporates of which: SME Retail		0	1	. 1	(0 0		0 0	0) C	0 0	
NETHERLANDS	of which: SME Secured by mortgages on immovable property		0	(0	(0 0		0 0	0			
	of which: non-SME Items associated with particularly high risk	10	5		0	10	0 10	(0 0	0) C	0	-
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures												
	Standardised Total	16	8	4	4	10) 10 Moratoria	- Actual	3 3	0) 0	0	
					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(ml	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverag Stag expo
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0		0	(0 0	(0 0	0	0	0	-
GERMANY	Retail of which: SME	0	0		0	(0 0	(0 0	0) C	0	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0	(0 0	(0 0	0	C	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	0	0		0	() 0 Moratoria	- Actual	0	0			
					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverag
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0		0	(0 0	(0	0) C	0	-
BELGIUM	Retail of which: SME Secured by mortgages on immovable property	0	0	C	0 0	(0 0	(0 0	0) C	0 0	-
	of which: non-SME Items associated with particularly high risk Covered bonds	47	39	48	48	(0 0		0 0	0) C	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	98	40	97	95	2	2 2		0 0	0) C	0 0	-
						-	Moratoria						
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(ml	n EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0	(0	(0 0	(0	0	0 0	0	-
	Retail of which: SME Secured by mortgages on immovable property	8	6	7	7]				0		2	
AUSTRALIA									<u> </u>				
AUSTRALIA	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	182	113	101	99	68	3 67	1:	3 7	0)	1	

	14	15	16	17	18	19	20	21	22	23	24
					Public guarant	ees - Actual					
					31/12/2	2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2	0	2	2	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0		
94	9	59	56	65	64	0	0	1	8		74.11%
94	9	59	56	65	64	0	0	1	8		74.119
0		0	0	0	0	0	0	Ŭ	0		
0	0	0	0	0	0	0	0	0	0	0	-
97	10	61	59	65	64	0	0	1	8	0	74.11%

Public guarantees - Actual 21/12/2020

posure value

Exposure values

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
0	0	0		-		0	0	0) -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0				0	0	0	0) -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0		0		0	0	0	0) -
0	0	0	0	0	0	0	0	0	0	() -

					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
	0	0	0	0	0	0	0	0	0	0	
0	0	0	0		0	0		0	0	0	-
0	0	0	0	°,	0	0	-	0	0	0	-
0	0	0	0		0	0		-	0	-	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	-	0	0	0	0	0	0		
0	0	0	-	0	0	0	0	0	0		
0	0	0		0	0	0	0	0	0) -
0	0	0		0	0	0	0	0	0		
0	0	0	-	0	0	0	0	0	0		·
Ť		-		-			-	-	-	-	
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	-	0		0		0	0	() -
0	0	0	0	0		-	Ů Š	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -

Public guarantees - Actual

	BA EUROPEAN BANKING AUTHORITY			20	21 EU-1	wide S		est: Cr ING Groep	edit ris N.V.	k COV	(D-19 S	5 TA 9	10	11	12
Pow					- Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 31/12 Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 106 107 108 109 110 111 112 113 114 115		(m Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Exp	osure values	amounts amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure) O O	Stage 3 exposure
116 117 118 119 120 121 122 123 124 125 126	UNITED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0		 C	0			() 0) 0	
Row Num				osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
127 128 129 130 131 132 133 134 135 136		(m Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	hln EUR, %)	16	 	12			moratoria		moratoria	exposure	exposure	exposure	0 35.42%
137 138 139 140 141 142 143 144 145 146	POLAND	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		405	167 	367	354	36	5 35		7	0		2 2	2 37.74%
147 Row Num 148 149		Standardised Total (m Central banks Central governments	nin EUR, %)	774 osure values	Pick oxposure	668 Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria	- Actual	7 26 Stage 3 exposure, of which expired moratoria	4 Stock of provisions for Stage 1 exposure	1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155 156 157 158 159	SPAIN	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	 69	0	0	(((() 0 5 5 5	0			- 86.00%
160 161 162 163 164 165 166 167 168		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 	88	0		0 0 0	() 0 			2 5) -
Row Num 169 170 171 172 173 174 175		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions	IIN EUR, %)	osure values		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
176 177 178 179 180 181 182 183 184 185 186 187 188 189	LUXEMBOURG	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		25 2 0	25 1 0 0 0 0 26	19 2 0 0	0	((5 6 0 0 0						0 10.85% 24.76% 0
Row Num 190		Central banks	IIn EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
191 192 193 194 195 196 197 198 199 200 201 202	FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0											
202 203 204 205 206 207 208 209 210		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0) 0 0 0 0 0 0 0 0 0 0 0	())	
Row Num 211 212 213 214 215		Central banks Central governments Regional governments or local authorities Public sector entities	nin EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
215 216 217 218 219 220 221 222 223 224 225 226	UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0		0 0 0	0			(0) - 68.48% 18.00%
226 227 228 229 230 231		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		1	0	1	1	 		() 0	0) 0	30.61%

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	- · · · · · · · · · · · · · · · · · · ·) -
0	0	0	0	0	0	0	0	0	0	•) -
0	0	0	0	0	0	0	0	0	0	0) -
0	0	0	0	0	0	0	0	0	0	C) -
0	0	0	0	0	0	0	0	0	0	C) -
0	0	0	0	0	0	0	0	0	0	C) -

	31/12/2020 Stage 1 Stage 2 Stage 3														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
1	0	1	1	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
9	1	8	8	3	3	0	0	0	0	0	62.85%				
9	1	8	8		3	0		0	0	0	62.85%				
0	0	0	0	•	0	0	-	0	0	0					
0	0	0	0	0	0	0	0	0	0	0	-				
10	1	9	9	3	3	0	0	0	0	0	62.85%				

Public guarantees - Actual

31/12/2020														
Exposure values	alues Risk exposure Stage 1 amounts exposure		- Which		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
0	0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	0	0	-			

Public guarantees - Actual

					Public guaran	tees - Actual									
	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	•	') -) -				
0	0	0		0	0	0	0	0	-	' ()-				
0	0	0	-	0	0	0	0	· · · · ·	-) -				
0	0	0	0	0	0	0	0	0	0) -				
0	0	0	0	0	0	0	0	0	C) (0 -				
0	0	0	0	0	0	0	0	0	0) -				

					Public guara	ntees - Actual									
	31/12/2020														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	(-				
0	0	0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	(-				
0	0	0	_	0	0	0	0	0							
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	(-				

					31/12	2/2020					
Exposure values	Risk exposure amounts			Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
-	-										
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0	- · · · · ·	-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0	0	0	0	0	0	0	0	C	-
	-	-	-		-	-	-	_		-	
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43													44	4 45							
		St	tage 1 Stage	2 Stane 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stane 1	Stage 2		toria - Baseline Sco 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Rat
2 3	Central banks Central governments Regional governments or local authorities Public sector entities	(mln EUR, %)	tage 1 Stage posure expose	2 Stage 3 ire exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		36	3	12	0 (0 1	4.43%	36	5	5 11 125	0	(1	5.17%	35	5 (5 1		0 0	1	1 5.9
ING Groep N.V.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		746	40	99		6 5	5.51%	741	49) 95	1		3	2.82%	738	8 56	5 9	91	1 4	3	3 3.2
7 8 9 0	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		1,507	150	268	8 2	7 44	16.40%	1,482	191	. 251	6	23	44	17.53%	1,461	1 228	8 23	35 (5 20	46	6 19.7
w			tage 1 Stage posure expos	2 Stage 3 ire exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	toria - Baseline Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Rat Stage 3
3	Central banks Central governments	(mln EUR, %)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure
7	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		1	0	0	0 (0 0	181.33%	1	C	0	0	(0	108.69%	1	1 (D	0 (0 0	0	0 67
NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0 (0 0	14.13%	0	((0 0	0	(0	25.26% 	(0 (D D1	0 (0 0	0	0 40.1
8	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		3	3	10 31/12/2021			4.60%	3	3	10 Morat	0 toria - Baseline Sca 31/12/2022			4.43%	3	3	3 1	10 (0 31/12/2023			0 4
	Central banks Central governments		tage 1 Stage posure exposi	2 Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0	0	0	0 0		0	 C	0	0	(0			0 0	D	0 (0	0 -
GERMANY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0 (0 0	407.32%	0	C	0 0	0	((0	312.55%		D () 0 () 0 ()	D D D D	0 (0 0	0	0 297
3 9 0 1 2	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0 31/12/2021 Stock of	0 (0 0 Stock of	407.32%	0	C) 0 Morat	0 toria - Baseline Sca 31/12/2022 Stock of		0 Stock of	312.55%		0 (0	0 (31/12/2023 Stock of) 0 Stock of	0 Stock of	0 297
w n	Central banks Central governments Regional governments or local authorities		tage 1 Stage posure expose	2 Stage 3 exposure	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
8	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0	0	0	0 0	1.51%	0	C	0	0	(0	4.62%		0 (0	0 () 0	0	0 9.
BELGIUM	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 48	0	0	0 (0 0	0.01%	0 	C	0 0	0	(0	0.05%	47	0 (7 (D D	0 (0 0	0	0 0.
0 1 2 3	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		07					1.000/							2.270/							
	Standardised Total		57		2 31/12/2021 Stock of	0 Stock of provisions for	0 0 Stock of	1.98% Coverage Ratio -	96			0 toria - Baseline Sca 31/12/2022 Stock of	enario Stock of provisions for	U Stock of	3.37% Coverage Ratio -	96			2 31/12/2023 Stock of	Stock of provisions for	Stock of	0 4. Coverage Ra
7	Central banks Central governments Regional governments or local authorities		tage 1 Stage posure exposition	2 Stage 3 ire exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0	0	0	0 0	-	0	C	0 0	0	(0	-				0 (0	0 -
	Retail of which: SME		6	3	2	0	0 2	125.64%	5	3	3 2	0	(2	123.15%	5	5 3	3	2 (0 0	2	2 134.9
AUSTRALIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		119	17	47	0 (0 1	1.52%	114	20	47	0	(1	2.61%	111	1 24	4 4	16 (0 0	2	2 3.

EBA EUROPEAN BANKING AUTHORITY	2021 EU-wide Stress Test: Credit risk COVID-19 STAING Groep N.V.25262728293031323336373839404142434444Horatoria - Baseline Scenario														45						
Row Num (min EUR, 9) 106 Central banks 107 Central governments 108 Regional governments or local authorities 109 Public sector entities 101 International Organisations 111 International Organisations 112 Institutions 113 Corporates 114 of which: SME 115 Secured by mortgages on immovable property 118 of which: SME 119 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment 112 Collective investments undertakings (CIU)	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	toria - Baseline Sci 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
123 Equity 124 Securitisation 125 Other exposures 126 Standardised Total Row Num (min EUR, % 127 Central banks 128 Central governments	Stage 1 exposure	0 (0) Stage 2 exposure) 0 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	0 0 Morat	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	O Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail137POLAND138Secured by mortgages on immovable property139of which: non-SME140Items associated with particularly high risk141Corporates with a ST credit assessment142Collective investments undertakings (CIU)) 77 32				0 8.84% 4 17.86% 3 8.76%	236		2 3 2 3 4 72 2 28	2 3 3 0 2 3	0 111 5	0 0 14 1	8.86% 19.82% 4.61%	12 229 371	2 67 15	3 67 25		0	0 0 14 1 1 1	9.84% 21.74%
144 Equity 145 Securitisation 146 Other exposures 147 Standardised Total (min EUR, % 148 Central banks 149 Central governments 150 Regional governments or local authorities 151 Public sector entities	Stage 1 exposure	36 52 Stage 2 exposure	2 115 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	4 19 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	7 14.67% Coverage Ratio - Stage 3 exposure		Stage 2 exposure	9 106 Morat	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	16 Stock of provisions for Stage 3 exposure	14.97% Coverage Ratio - Stage 3 exposure	620 Stage 1 exposure	85 Stage 2 exposure	97 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	15 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.30% Coverage Ratio - Stage 3 exposure
152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158SPAIN160of which: SME161Secured by mortgages on immovable property162of which: non-SME163Items associated with particularly high risk164Covered bonds165Claims on institutions and corporates with a ST credit assessment166Equity167Other exposures) 0 3 5 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0				0 - 6 116.75% 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7			D 0 0 1 4 D 0 0	0 0 0 0 1 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0		0 6 0	- 141.60%	0 82 0 0	0	0		0	0	- 161.83%
International Organisations Standardised Total Row (mln EUR, % Num (mln EUR, % 169 Central banks 170 Central governments 171 Regional governments 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations	Stage 1 exposure	86 Stage 2 exposure	3 5 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	1 Stock of provisions for Stage 2 exposure	2 George Stock of provisions for Stage 3 exposure	6 116.75% Coverage Ratio - Stage 3 exposure		Stage 2 exposure	1 4 Morat	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure		6 Stock of provisions for Stage 3 exposure	141.60% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	13 Stage 2 exposure	4 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	1 Stock of provisions for Stage 2 exposure	6 Stock of provisions for Stage 3 exposure	161.83% Coverage Ratio - Stage 3 exposure
175Institutions176Corporates177of which: SME178Retail179Corporates with a ST credit assessment180Covered bonds181Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total			L 5 0 0 0 0 0 0 0 0 1 0 1 5				0 0.40% 0 22.20% 0 - 0 - 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 .	0				0	0	0.61% 20.22% - 1.61%	18 2 0 0	1 0 0	5 0 0 0 0		0	0	0.81%
Row Num Central banks 190 Central governments 191 Central governments 192 Regional governments or local authorities 193 Public sector entities 194 Multilateral Development Banks 195 Institutions 196 Corporates 198 of which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
199 Retail 200 FRANCE 201 of which: SME 202 of which: non-SME 203 Items associated with particularly high risk 204 Covered bonds 205 Claims on institutions and corporates with a ST credit assessment 206 Collective investments undertakings (CIU) 207 Equity 208 Securitisation 209 Other exposures 210 Standardised Total				31/12/2021			0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0	-		0		0 0 0 0 0 0 0	0		
Row Num (min EUR, %) 211 Central banks 212 Central governments 213 Central governments or local authorities 214 Public sector entities 215 Multilateral Development Banks 216 International Organisations 217 Institutions 218 Corporates 219 of which: SME 220 Retail	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
221UNITED KINGDOMof which: SME222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Securitisation230Other exposures231Standardised Total							0 37.92%			D 0 0			0	0.03%		0			0		0.06%

EBA EUROPEAN BANKING AUTHORITY		16	47	40	10 50	F 4	52	52 54		202	21 EU-wi	de Stres	Test: C ING Groep I		sk COV	ID-19 S	STA	C E		67	<u></u>	60	70	74	70 70	74	75
Row Num	(min EUR, ۱۹	Stage 1 exposure	which guaranteed	nge 2 osure guara	ge 2 ure, of nich Stage 3 exposure	guaranceeu	tock of S isions for prov tage 1 S posure ex	tock of stock of provisions for Stage 2 stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	guaranteed	tage 2 posure	2 , of Stage 3 eed exposure	es - Baseline Scena /12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure provisions for exposure provisions for stage 2 exposure provisions for stage	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	2	amount	0	2	amount ex		0	0 1.66%	2	amount	amoi	t 	amount	0			4.00%	2	amount	0	amount	0	amount		0 0 0	4.94%
9 10 11 12 13 14 15 16 17	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	59 0 0	14 0	42 0	98 0 0	23 8 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	13 0	5 23.27% 0 0.12%	61 0	13 0	28 0	92	34	15 0	0 7	7 8 0 0 1	22.29% 3.20%	63	0	19 0	89 0	42 0	20 0	0	5 9 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	21.75%
17 18 19 20 21	Equity Securitisation Other exposures Standardised Total	103	14	9		14 8 12/2021	4	4	2 10.79%	97	14	15		/12/2022	15 nrio	3 3	3 2	14.94%	93	12	20	91	12 31/12		2	3 2	17.45%
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	osure guara	ge 2 ure, of nich nteed ount	exposure, of provi	visions for prov	tock of Stock of visions for provisions fo stage 2 Stage 3 cposure exposure	or Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which St guaranteed amount	tage 2 posure amou	, of Stage 3 eed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2exposureexposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																										
27 28 29	International Organisations Institutions Corporates		0	0	0		0	0	0	0		0	0	0		0			0	0	0	0	0		0	0	
30 31 32 33 34	of which: SME Retail	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 - 1.70%	0	0	0	0	0	0) 0 0 0 0	- 1.95% -	0	0	0	0	0	0	0	0 0 0	- 2.02%
35 36 37 38	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
39 40 41 42	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 0.05%	0	0	0	0	0	0	0 0	0 0	0.13%	0	0	0	0	0	0	0	0 0	0.22%
			Stage 1	Sta	ge 2	12/2021 Stage 3 St	tock of S	tock of Stock of	Coverage Patie -		Stage 1	Stag		/12/2022 Stage 3	Stock of	Stock of	Stock of	Coverage Batio -		Stage 1		Stage 2	31/12	Stage 3	Stock of Stock of	Stock of	Coverage Patia
Row Num 43 44 45 46	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure 6)			oure, of hich noteed ount	exposure, or provi	visions for prov	visions for bitage 2 Stage 3 cposure exposure	or Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	tage 2 posure guaran amoi	, or Stage 3 eed t	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure provisions for Stage 2 exposure 2 exposure 2 exposure 3 1 3 1 4 1 4 1 5 1 6 1 6 1 7 1 7 1 8 1 9 1 10 1 10 1	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
47 48 49 50 51 52 53 GERMANY	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0 0 0 0 0 0 0	0	0	0 - 0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0	0 0 -	-
54 55 56 57 58 59 60	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0			0 0 0			0	0	0							-	0	0	0	0	0	0	0	0 0 - 0 -	-
61 62 63	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -	0	0	0	0 Public guarante	0 es - Baseline Scena /12/2022	0 ario	0 0	0 0	-	0	0	0	0	0	0	0	0 0 -	-
Row Num 64 65 66	(min EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure		ige 2 osure guara am		Stage 3 exposure, of provi	tock of S isions for prov tage 1 S xposure ex	tock of visions for stage 2 cposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	tage 2 posure guaran amou	2 , of Stage 3 eed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: the stage 1 exposure Image: the stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0	0	0 0 0	0	0	0 -	0	0	0	0	0	0	0 0		-	0	0	0	0	0	0	0	0 0 0 -	-
74 BELGIUM 75 76 77 78 79 80	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	0	0	0	0		0	0				-	0	0	0	0	0	0	0	0 0 -	-
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -	0	0	0		0 es - Baseline Scena	0 ario	0 0	0 0	-	0	0	0	0	0	0	0	0 0 -	-
Row Num 85 86	(min EUR, % Central banks Central governments	Stage 1 exposure		osure guara		exposure, or provi	visions for prov	tock of Stock of provisions for Stage 2 Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which Si guaranteed amount	tage 2 posure amou	2 , of Stage 3 eed exposure	/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
87 88 89 90 91 92 93 94	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Betail	0	0	0	0		0	0	0 -	0	0	0	0	0	0			- -	0	0	0	0	0	0	0	0 0 -	-
94 95 AUSTRALIA 96 97 98 99 100 101	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								Image: Constraint of the second se	0			0	0				-	0	0	0	0	0	0		0	-
102 103 104 105	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0	0 0 -	-

EBA EUROPEAN BANKING AUTHORITY	2021 EU-wide Stress Test: Credit risk COVID-19 STA ING Groep N.V. 46 47 48 49 50 51 52 53 54 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75
Row Num 106 Central banks	Stage 1 exposure amount Stage 2 exposure amount Stage 3 exposure amount Stage 3 exposu
107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME	Image: serie seri
 115 116 117 118 119 120 121 122 Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 	0 0
123Equity124Securitisation125Other exposures126Standardised Total	a a
Row Num (mln EUR, 127 Central banks	Stage 1 exposure amount Stage 2 stage 1 exposure amount Stage 3 stage 2 amount Stage 3 stage 2 amount Stage 3 stage 2 exposure amount Stage 3 stage 3 exposure amount Stage 3 exposure a
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME	Image: Serie Seri
136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1 3 3 7 0 0 0 5.00
143Conective investments undertakings (CIO)144Equity145Securitisation146Other exposures147Standardised Total	a a a a b
Row Num (mln EUR,	Stage 1 exposure 6, by 0 Stage 2 exposure 6, by 0 Stage 2 exposur
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions	Image: And the series of th
155Corporates156of which: SME157Retail158SPAIN159of which: SME160Secured by mortgages on immovable property161Items associated with particularly high risk	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures	
168 Standardised Total	
Num(mln EUR,169Central banks170Central governments171Regional governments or local authorities172Public sector entities	exposure $exposure$
173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179LUXEMBOURG0f which: SME	Image: state stat
180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk Covered bonds183Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation	0 0
187 Securitisation 188 Other exposures 189 Standardised Total	a a a a b
Row Num (mln EUR, 190 Central banks	Bit is in the condition of the conditiconditicon of the conditicon of the condition of the condition o
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions	
197Corporates198of which: SME199Retail200FRANCE201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk204Covered bonds	- -
204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total	and
Row	Stage 1 Stage 2 Stage 2 Stage 3 Stock of provisions for provisions for stage 3 Stage 1 Stage 1 Stage 1 Stage 2 Stage 2 Stage 3 Stage 1 Stage 2 Stage 3 Stage 2 Stage 3 Stage 3 </th
Num(min EUR,211 212 213 214 215Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure
216 International Organisations 217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 Of which: SME	
222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation	A A
229 Securitisation 230 Other exposures 231 Standardised Total	Image: Selection of the selec

EBA EUROPEAN BANKING AUTHORITY	76	77	70	70	90	01	20	21 EU-1	wide S		est: Cr NG Groep N.	edit ris .V.	k COVI	D-19 S	5TA	01	92	02	04	95	06
Row	Stage 1		Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1		Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num Central banks 1 Central governments 2 Central governments 3 Regional governments or local authoritie	exposure (mln EUR, %)	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME		33 4	15	0	0		7.39%	32	7	13	3 0	0 0	2	12.20%	32	9	11	1 0	0	2	17.77%
10 Retail 11 ING Groep N.V. 12 of which: SME 13 Secured by mortgages on immovable pro of which: non-SME 14 Items associated with particularly high ri 15 Covered bonds		490 93 699 44	3 191 	8 2	31 	68 	35.55% 	483	61	157	7 7 5 2	25 25 2 2 11	96 	61.28%	478	168 77	128	3 6 2 2 2	19 9	117 	91.70%
16Claims on institutions and corporates with17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total	h a ST credit assessment)	301 164	360	11	47	96	26.14%	1.378	228	315	8 10	29	136	42.69%	1 368	284	27		20	167	61.37%
Standardised Total		,391 104	r	31/12/2021 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				atoria - Adverse Sc 31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	1,500	201		31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num Central banks 22 Central banks	Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks	5																				
27 International Organisations 28 Institutions 29 Corporates		1 0		0	0	0	97.41%	1	0				0	181.04%	1	0			0	0	230.80%
30 of which: SME 31 Retail 32 NETHERLANDS 33 of which: SME Secured by mortgages on immovable pro	berty	0 0) 0	0	0	0	28.13%	0	0	() 0	0	68.23%	0	0	(0	0	0	101.91%
34 of which: non-SME 35 Items associated with particularly high right 36 Covered bonds	sk	0 0	10	0	0	0	0.00%	0	0	10	0 0	0	0	0.00%	0	0	10	0 0	0	0	0.00%
37 Claims on institutions and corporates with 38 Collective investments undertakings (CIII) 39 Equity 40 Securitisation																					
41 Other exposures 42 Standardised Total		3 3	3 10	0	0	3	29.64%	3	3	10	0 0) 0	3	30.20%	3	3	1(0	0	3	30.75%
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43Central banks44Central governments45Regional governments or local authorities46Public sector entities47Multilateral Development Banks	(mln EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
48International Organisations49Institutions50Corporates51of which: SME52Retail		0 0	0	0	0	0	- 223.75%	0	0	(D 0 0	0 0	0	- 291.60%	0	0	(0 0 0	0	0	
53GERMANYof which: SME54Secured by mortgages on immovable pro of which: non-SME55Items associated with particularly high ri Covered bonds58Claims on institutions and corporates with	sk and a second se	0 0	0	0	0	0		0	0	(D 0	0	0	-	0	0	(0	0	0	-
59Collective investments undertakings (CIU60Equity61Securitisation62Other exposures63Standardised Total		0 0) 0	0	0	0	223.75%	0	0		D C	0 0	0	291.60%	0	0		D 0	0	0	351.17%
Row	Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num646566666767	(mln EUR, %) s	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME73Retail		0 0	0 0	0	0	0	13.15% 0.90%	0	0			0 0	0	31.53%	0	0		0 0	0	0	56.63%
74BELGIUMof which: SME75Secured by mortgages on immovable pro of which: non-SME76Items associated with particularly high ri Covered bonds	sk and a second se	48 0		0	0	0	0.90%	48	0				0	0.01%	47	0) 0 0 0	0	0	0.01%
79Claims on institutions and corporates with80Collective investments undertakings (CIII81Equity82Securitisation83Other exposures84Standardised Total		96 0) 2	0	0	0	8.29%	96	0		2 0	0 0	0	13.80%	96	1		2 0	0	0	16.97%
				31/12/2021 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				atoria - Adverse Sc 31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num Central banks 85 Central governments 86 Central governments 87 Regional governments or local authorities	(mln EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
88Public sector entities89Multilateral Development Banks90International Organisations91Institutions92Corporates		0 0) 0	0	0	0	-	0	0	(D 0	0	0	-	0	0) 0 0	0	0	-
93of which: SME94Retail95AUSTRALIA96Secured by mortgages on immovable pro of which: non-SME97Items associated with particularly high risk		6 3 97 20	3 2 0 65	0	0	3	139.74% 	5 94	28	59	2 0 	0 0	3	148.67% 	5 	3	53	2 0 	0	3	173.71% 6.98%
99Covered bonds100Claims on institutions and corporates with101Collective investments undertakings (CIU)102Equity103Securitisation	h a ST credit assessment																				
104 105Other exposures105Standardised Total		208 39) 79	0	1	6	7.39%	203	49	74	4 0	0 1	9	11.47%	199	59	69	9 0	1	11	16.09%

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EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 2	21 EU-1	wide St		'est: Cr NG Groep N. 86	edit risl V. 87	k COVI	D-19 S	TA 90	91	92	93	94	95	96
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates		0	0	0	0	0		0 -	0	0			0	0		0	0					
 114 115 116 117 118 119 120 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds 		0	0	0	0	0		0 - 0 - 0 -	0	0	C	0 0 0 0 0 0	0	0	-	0	0) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C		0	- - - - - - - -
121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0	0	0	0	0		0 -	0	0	C Mora	D O	0 enario	0		0	0) C		0	
Row Num Central banks 127 128 Central governments		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		10	2	5	0	0		0 8.84%	9	3	5	5 0	0	1	12.56%	10	3		4 C			1 19.08%
136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	nt	348	10	52	5 1 1			2 28.65% 9 18.29%	352	15	43	1 4 3 1 	17	14	53.44%	354	20	33	7 1	1: 	60	0 76.56% 8 49.09%
144Equity145Securitisation146Other exposures147Standardised Total		570	58	174	6	34	4.	3 24.70%	571	88	143 Mora	3 5 atoria - Adverse Sc 31/12/2022	28 enario	65	45.12%	569	112	122	31/12/2023	22	80) 65.69%
Row Num Central banks 148 Central governments 149 Central governments 150 Regional governments or local authorities		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158SPAIN		0	0	0	0	0		0 - 9 151.84%	0	0	C 5	D 0 5 2	0	0	- 217.19%	0	0) C 5 1		0 0) - 4 296.80%
159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)	nt	0	0	0	0	0		0 -	0	0	C	0 0	0	0	-	0	0				0	- -
165 Equity 166 Securitisation																						
105Equity166Securitisation167Other exposures168Standardised Total		84	9	6	31/12/2021	2		9 151.84%	81	13	5 Mora	5 2 atoria - Adverse Sc 31/12/2022		11	217.19%	79	16		5 1 31/12/2023		14	4 296.80%
166 Securitisation 167 Other exposures 168 Standardised Total Row Num Image: Central banks 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities		Stage 1 exposure	9 Stage 2 exposure	6 Stage 3 exposure	2 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	9 151.84% Coverage Ratio - Stage 3 exposure	81 Stage 1 exposure	13 Stage 2 exposure	Mora Stage 3 exposure			11 Stock of provisions for Stage 3 exposure		79 Stage 1 exposure	16 Stage 2 exposure	Stage 3 exposure	5 1 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
166 Securitisation 167 Other exposures 168 Standardised Total Row Num 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities 173 International Organisations 174 Institutions 175 Of which: SME 178 LUXEMBOURG	e				Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3			Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3	Stage I			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3
166 Securitisation 167 Other exposures 168 Standardised Total Row 169 Central banks 169 Central governments 170 Regional governments 171 Regional governments or local authorities 172 Public sector entities 173 International Organisations 174 International Organisations 175 Of which: SME 176 Of which: SME 177 Retail 178 Generation SME 180 Secured by mortgages on immovable property 181 of which: SME 182 Retail 183 Covered bonds 184 Collective investments undertakings (CIU) 185 Collective investments undertakings (CIU) 186 Equity 186 Securitisation	(mln EUR, %) (mln				Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure			Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage I			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
166 Securitisation 167 Other exposures 168 Standardised Total Row Num 169 Central banks 170 Central governments 170 Regional governments or local authorities 171 Public sector entities 173 Multilateral Development Banks 174 International Organisations 175 Corporates 0f which: SME 178 Secured by mortgages on immovable property 0f which: SME 181 of which: SME 182 Items associated with particularly high risk 184 Covered bonds 185 Collective investments undertakings (CIU) 186 Equity	(min EUR, %) (min European) (exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41%	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
166 Securitisation 158 Other exposures 158 Standardised Total Row Num 169 Central banks 170 Regional governments 171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations 175 Institutions 176 Corporates 177 of which: SME 180 Secured by mortgages on immovable property 181 Order of which: SME 182 Secured bonds 183 Cleictive investments undertakings (CtU) 184 Other exposures 185 Standardised Total 186 Standardised Total 187 Securitisation 188 Other exposures 189 Standardised Total	(min EUR, %) (min European) (exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stock of	Coverage Ratio - Stage 3 exposure exposure <td>exposure</td> <td>exposure</td> <td>Stage 3 exposure</td> <td>31/12/2022 Stock of provisions for Stage 1 exposure </td> <td>Stock of provisions for Stage 2 exposure</td> <td>Stage 3 exposure </td> <td>Coverage Ratio - Stage 3 exposure </td> <td>exposure </td> <td></td> <td>exposure</td> <td>Stock of provisions for Stage 1 exposure Image: stage 1 exposure<td>Stage 2 exposure</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure</td></td>	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 	exposure		exposure	Stock of provisions for Stage 1 exposure Image: stage 1 exposure <td>Stage 2 exposure</td> <td>Stage 3 exposure </td> <td>Coverage Ratio - Stage 3 exposure</td>	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
166 Securitisation 168 Standardised Total Row 169 Central banks 170 Central banks 171 Regional governments or local authorities 172 Public sector entities 173 Mutilateral Development Banks 174 International Organisations 175 Institutions 176 Corporates 177 Institutions 178 Corporates 179 LUXEMBOURG 180 Secured by mortgages on immovable property of which: SME Terms associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective Investments undertakings (CIU) Equity 180 Standardised Total 190 Standardised Total 190 Central banks 191 Central banks 192 Corporates 193 Other exposures 194 Standardised Total 195 Institutions 196 Central banks	(mln EUR, %) (mln Europe) (mln	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
166 Securitisation 168 Standardised Total Regulation of the exposures 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 Institutions 175 Corporates of which: SME Retail 176 Of which: SME 177 Retail 178 LUXEMBOURG 180 Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property 181 General banks 183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessmet Collective investments undertakings (CIU) Equily 189 Standardised Total 190 Central banks 191 Central banks 192 Retail 193 Central banks 194 Multilateral Developments 195 Corporates <t< th=""><th>(min EUR, %) (min EUR, %) (m</th><th>exposure</th><th>exposure</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se</th><th>exposure</th><th>exposure</th><th>Stage 3 exposure</th><th>31/12/2022 Stock of provisions for Stage 1 exposure expose expose</th><th>Stock of provisions for Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3</th><th>Stage 1 exposure</th><th>exposure</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure</th></t<>	(min EUR, %) (min EUR, %) (m	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
166 Securifisation 167 Other exposures 168 Standardised Total 169 Central banks 170 Regional governments or local authorities 171 Public sector entities 172 Public sector entities 173 International Organisations 174 International Organisations 175 Corporates 176 orgonates 177 Retail 178 LUXEMBOURG 181 advich: non-SME 182 Retail 183 Corporates 184 Corporates 185 Central banks 186 Corporates 187 Ensassociated with particularly high risk 188 Corporates undertakings (CIU) 189 Standardised Total 180 Securitisation 181 Standardised Total 182 Public sector entities 183 Central banks 184 Corporates 185 Other exposures 186 Centra	(min EUR, %) (min	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3	Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
166 Other exposures 178 Other exposures 189 Central banks 199 Central governments 171 Public sector entities 172 Public sector entities 173 Public sector entities 174 Public sector entities 175 Public sector entities 176 Public sector entities 177 Public sector entities 178 Public sector entities 179 LUXEMBOURG Entities 181 Of Width 100-348 182 Of Width 100-348 183 Of Width 100-348 184 Claims on institutions and corporates with a S1 credit assessment 185 Secured banks 186 Central banks 187 Central banks 188 Claims on institutions and corporates with a S1 credit assessment 189 Central banks 180 Central banks 181 Claims on institutions and corporates 182 Secured banks 183 Gentral banks 184 Claims on inst	(min EUR, %) (min 200, %) (m	exposure	exposure	exposure 	Stock of provisions for Stage 1 exposure exposure 0	Stage 2 exposure	Stage 3 exposure	Coverage Ratio Stage 3 exposure i	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure a a b a b b b c <t< td=""><td>Stock of provisions for Stage 2 exposure -</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure a stage 3 exposur</td><td>Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0</td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure Expos</td><td>Stage 2 exposure </td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure</td></t<>	Stock of provisions for Stage 2 exposure -	Stage 3 exposure	Coverage Ratio - Stage 3 exposure a stage 3 exposur	Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0	exposure	exposure	Stock of provisions for Stage 1 exposure Expos	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure
166 Observapourse Standardised Total Row Num Control banks 197 Control banks 197 Control banks 197 Public sector entities 197 Public sector entities 198 LUXEMBOURG 199 Control banks 199 Control banks 199 Control banks 199 Control banks 199 Control powerments or local authonities 199 Control banks 199	(min EUR, %) (mi	exposure	exposure	exposure 	Stock of provisions for Stage 1 exposure exposure 0	Stage 2 exposure	Stage 3 exposure	Coverage Ratio Stage 3 exposure i	exposure	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure a a b a b b b c <t< td=""><td>Stock of provisions for Stage 2 exposure -</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure a stage 3 exposur</td><td>Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0</td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure Expos</td><td>Stage 2 exposure </td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure</td></t<>	Stock of provisions for Stage 2 exposure -	Stage 3 exposure	Coverage Ratio - Stage 3 exposure a stage 3 exposur	Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0	exposure	exposure	Stock of provisions for Stage 1 exposure Expos	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure

EBA EUROPEAN BANKING AUTHORITY										2021	EU-wide S		est: Cre IG Groep N.\														
		97	98 99 Stage 1	100 Stage 2	101 31/1 2	102 103 /2021 Stage 3 Stack of		105	106	107 St	08 109 ge 1	110 I Stage 2	111 Public guarantees - 31/12 /					116	117	118 Stage 1	119	120 Stage 2	121 31/12/		123		125 126
Row Num	(mln EUR, 9	Stage 1 exposure %)	exposure, of which guaranteed amount	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount Stock o provisions Stage 1 exposur	Stock of for provisions fo Stage 2 e exposure	Stock of provisions for Stage 3 exposure		age 1 expo posure guar	sure, of nich Stage 2 exposure ount	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of provisions for Stage 3 exposure
2 3 4 5	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																										
6 7 8 9	International Organisations Institutions Corporates of which: SME Retail	2	1	1	2 0	0	0	0	0 87.68% 3 89.46%	2	1	1 2	0	0	0	0	0	80.72%	2	1	1	2	0	0	0	0	0 76.54°
ING Groep N.V.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	93 20 0 0		0	0	0 100.00%	0		0 0	0	0	0	0	0	90.87%	0	0	0	0	0	0	0	0	0 99.729
15 16 17 18	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																										
19 20 21	Securitisation Other exposures Standardised Total	98	18	11	95 17	11	4	5 1	1 61.69%	90	17 1	19 88	16 Public guarantees -	19	3	4	19	115.39%	86	14	26	84	14	25	2	3	26 183.51%
Row Num	(mln EUR, 🤒	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	guaranceeu	Stage 2	/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposur	for provisions fo	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 expo posure guar	ge 1 sure, of nich Stage 2 exposure ount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr	Stock of provisions for Stage 3 exposure
22 23	Central banks Central governments			amount										amount						amount				amount			
24 25 26	Regional governments or local authorities Public sector entities Multilateral Development Banks																										
27 28	International Organisations Institutions																										
 29 30 31 32 NETHERLANDS 	Corporates of which: SME Retail of which: SME	0	0	0 0 0	0 0	0	0	0	0 - 	0 0 0	0	0 0	0	0	0	0	0	- 12.37%	0	0	0	0	0	0	0	0	0 -
32 33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																										
38 39 40	Collective investments undertakings (CIU) Equity Securitisation																										
41 42	Other exposures Standardised Total	0	0	0	0 0	0	0	0	0.58%	0	0	0 0	0	0	0	0	0	1.21%	0	0	0	0	0	0	0	0	0 1.72'
			Stage 1	Stage 2	31/12	Stage 3 Stock of	Stock of	Stock of		St	ge 1		Public guarantees - 31/12/	/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Coverage Batic
Row Num 43	(min EUR, 9	Stage 1 exposure %)	exposure, of which guaranteed amount		Stage 3 exposure	exposure, of which guaranteed amount	for provisions fo	r provisions for	Coverage Ratio - Stage 3 exposure	age 1 expo posure guar an	sure, of hich Stage 2 exposure ount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pr Stage 2	Coverage Ratio - Stage 3 exposure
44 45 46 47 48	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																										
49 50 51 52	Institutions Corporates of which: SME Retail of which: SME	0	0	0	0 0	0	0	0	D -	0	0	0 0 0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
53 GERMANY 54 55 56 57	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0 0	0	0	0	0 -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
58 59 60 61	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																										
62 63	Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -	0	0	0 0	0 Public guarantees -	0 - Adverse Scenario	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed		31/12 Stage 3 exposure	Stage 3 exposure, of which Stock of	for provisions fo	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 Sta osure guar	ge 1 sure, of nich Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions for provisions for provisions for provide the state of the st	provisions for pr	Stock of provisions for Stage 3 exposure
64 65 66	(min EUR, 9 Central banks Central governments Regional governments or local authorities		guaranteed ' amount	guaranteed amount		which guaranteed amount Stage 1 exposur	e Stage 2 exposure	exposure		guai an	ount	guaranteed amount		amount	Stage 1 exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		amount	Stage 1 exposure	Stage 2 exposure	exposure exposure
67 68 69 70 71	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
72 73 74 BELGIUM 75	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
76 77 78 79 80	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
81 82 83 84	Equity Securitisation Other exposures Standardised Total		0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
			Stage 1	Stage 2		/2021 Stage 3 Stock o	Stock of	Stock of		St	ge 1	Stage 2	Public guarantees - 31/12/	/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of
Row Num 85	(min EUR, 9	Stage 1 exposure %)	exposure, of which guaranteed amount	exposure, of	Slaye S	exposure, of which guaranteed amount Stock of provisions Stage 1 exposur	for provisions fo		Coverage Ratio - Stage 3 exposure	age 1 expo posure guar	ount	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for J Stage 1	Stage 2	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
86 87 88 89	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																										
91 92 93 94	International Organisations Institutions Corporates of which: SME Retail		0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
95 AUSTRALIA 96 97 98	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0	0	0	0 -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
100 101 102 103	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation					Image: marked state Image:																					
104 105	Other exposures Standardised Total	0	0	0	0 0	0	0	0	D -	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99 10	100 101	102 103	104	105 106	2021	EU-wide S	IN 110		113	D-19 STA 114 11		117	118 119	120	121	122	123 124	125	126
Row Num 106 Central banks	Stage 1 exposure b) Stage 1 exposure guaranteed amount	Stage 2 exposite exposite exposite exposure guara	31/12 age 2 sure, of hich anteed hount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	provisions for provi Stage 2 St	ock of isions for cage 3 posure	- Stage 1 expos exposure guar	nge 1 sure, of hich anteed hount	F Stage 2 exposure, of which guaranteed amount	Public guarantees - Adverse Se 31/12/2022 Stage 3 exposure guarante amour	B Stock of of provisions for Stage 1	Stock of Stock provisions for provision Stage 2 Stag exposure expos	ns for a 3 e 3 e xposure	Stage 1 exp exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	Stage 3 kposure, of which waranteed	Stock of Stock of ovisions for provisions f Stage 1 Stage 2 exposure exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME			0 0			0 -	0	0	0 0	0	0 0	0	0 -	0	0	0	D 0	0	0	0 0	-
 115 116 117 118 119 120 121 122 Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -		0	0 0 0	0	0 0	0	0 -	0	0	0		0	0	0 0	-
123Equity124Securitisation125Other exposures126Standardised Total	0	0 0	0 0 31/12	0 0 2/2021	0 0	0 -	0	0	0 0	0 Public guarantees - Adverse So 31/12/2022	0 0 enario	0	0 -	0	0	0	0 0 31/12/202	0	0	0 0	-
Row Num (min EUR, % 127 Central banks	Stage 1 Stage 1 exposure b) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guara	age 2 sure, of hich anteed oount	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	provisions for provi Stage 2 St	ock of isions for tage 3 posure	- Stage 1 expos exposure guar	nge 1 sure, of hich anteed ount	Stage 2 exposure, of which guaranteed amount	Stage 3 Stage 3 exposure guarante amour	ed	Stock of provisions for Stage 2Stock provision Stage 2exposureexpos	ns for Stage 3	Stage 1 exposure gu	Stage 1 posure, of Stage 2 which exposure amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	Stage 3 kposure, of which waranteed	Stock of ovisions for Stage 1Stock of provisions f Stage 2 exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		0 0	0 0			0 99.09	% 1	0	0 0	0	0 0	0	0 99.09%	1	0	0	1.0	0	0	0 0	99.10%
136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		5 4 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6 1 0 0		0 0 0 0 0 0 1 0	1 96.64 0 100.00		5 0	4 5 0 0 1	1 0	1 0 0 0 	0	1 97.73% 0 99.81%	6	4 0	3		2	0	0 2	98.13%
143Collective investments undertakings (CIO)144Equity145Securitisation146Other exposures147Standardised Total	7	5 1	6 5	5 1		1 13.14	% 6	5	1 6	5	1 0	0	1 27.33%	6	4	2	5 4	2	0	0 2	49.33%
Row Num	Stage 1 Stage 1 exposure exposure	Stage 2 exposition	age 2 sure, of Stage 3 hich oxposure	2/2021 Stage 3 exposure, of which quaranteed Stage 1	provisions for provi	ock of isions for tage 3 exposure	- Stage 1 expos	ige 1 sure, of hich exposure	Stage 2 exposure, of which	Public guarantees - Adverse So 31/12/2022 Stage 3 exposure which	Stock of provisions for	Stock of Stock provisions for provision Stage 2 Stage	ns for Stage 3	Stage 1 exp	Stage 1 posure, of Stage 2 which exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 kposure, of which pro	Stock of Stock of visions for provisions f Stage 1 Stage 2		Coverage Ratio - Stage 3
International Organisations(mln EUR, %148Central banks149Central governments149Central governments or local authorities150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations	guaranteed amount	guara	anteed exposure	guaranteed exposure amount construction of the second seco	Stage 2 exposure St exposure Image: stage 2 exposure Image: stage 2 exposure I	exposure exposure	yuar	anteed	guaranteed amount	guarante amour	ed Stage 1 exposure	Stage 2 Stage 2 exposure expose exposure expose expose expose <	exposure exposure	gu	aranteed exposure	e guaranteed amount		uaranteed e amount e	Stage 1 Stage 2 exposure exposure	exposure	exposure
 155 156 157 158 159 160 International organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME 	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0			0 -	0	0	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0	0 -	0	0	0		0	0	0 0 0	-
161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures	Image: state																				
168 Standardised Total	0 Stage 1	0 0 0		0 0 2/2021 Stage 3 exposure, of provisions for	0 0 Stock of Stoprovisions for provi	0 - ock of	0 Sta	0 nge 1		0 Public guarantees - Adverse So 31/12/2022 Stage Stage 3		0 Stock of Stock provisions for provision	0]-	0	0 Stage 1	0 Stage 2	0 0 31/12/202		0 Stock of Stock of provisions for	0 0 Stock of	
Row Num Central banks 169 Central governments 170 Central governments 171 Regional governments or local authorities	caposale		hich Stage 3 exposure mount	which guaranteed amount guaranteed amount guaranteed amount	Stage 2 St	coverage Ratio isions for tage 3 posure	guar	age 1 sure, of hich anteed oount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guarante amour	ed Stage 1	provisions for provision Stage 2 Stag exposure expose	e 3 Stage 3	gu	Stage 1 posure, of which aranteed amount	e guaranteed amount	g	which	ovisions for provisions f Stage 1 Stage 2 exposure exposure	Stage 3	Coverage Ratio - Stage 3 exposure
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail			0 0			0 -	0	0	0 0 0	0	0 0	0	0 -	0	0	0		0	0	0 0	-
179 180LUXEMBOURGof which: SME180 181Secured by mortgages on immovable property of which: non-SME182 183Items associated with particularly high risk Covered bonds184 185Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)186Equity	Image: Constraint of the second se		0 0			0 -				0							D 0	0		0 0	
186Equity187Securitisation188Other exposures189Standardised Total	0	0 0	0 0	0 0	0 0	0 -	0	0	0 0	0 Public guarantees - Adverse Se	0 0 enario	0	0 -	0	0	0	0 0	0	0	0 0	-
Row Num (mln EUR, %	Stage 1 exposure b) Stage 1 exposure amount	Stage 2 exposure guara	31/12 age 2 sure, of hich anteed oount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	provisions for provi Stage 2 St	ock of isions for tage 3 posure	- Stage 1 expos exposure guar	nge 1 sure, of hich anteed ount	Stage 2 exposure, of which guaranteed amount	31/12/2022 Stage 3 exposure guarante amour	of provisions for ed Stage 1	Stock of Stock provisions for provision Stage 2 Stag exposure expos	ns for a 3 Stage 3 e xposure	Stage 1 exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	Stage 3 kposure, of which	Stock of ovisions for Stage 1Stock of provisions fStage 1Stage 2exposureexposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions																					
197Corporates198of which: SME199Retail200FRANCE201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk204Covered bonds		0 0 0 0 0 0 0 0 0 0 0 0	0 0		0 0 0 0 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	0			0	0	0 0 0 0 0 0 0 0	- 99.01%
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total		0 0	0 0	0		0 8.30	% 0	0	0 0	0	0 0	0	0 21.54%	0	0	0	D 0	0	0	0 0	37.97%
Row Num	Stage 1 Stage 1 exposure which guaranteed	Stage 2 exposure wh	age 2 sure, of Stage 3 hich exposure	2/2021 Stage 3 exposure, of which guaranteed Stage 1	provisions for provi Stage 2 St	ock of isions for tage 3	- Stage 1 expos	nge 1 sure, of hich anteed	Stage 2	Public guarantees - Adverse Se 31/12/2022 Stage 3 exposure which guarante	Stock of provisions for Stage 1	Stock of Stock provisions for provisio Stage 2 Stag exposure expos	ns for	Stage 1 exp	Stage 1 posure, of which aranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 kposure, of	Stock of Stock of ovisions for provisions f Stage 1 Stage 2 exposure exposure	or provisions for	Coverage Ratio - Stage 3 exposure
Central banksCantral governmentsCentral governmentsCentral governments or local authoritiesPublic sector entitiesPublic sector entitiesMultilateral Development BanksInternational Organisations		guara	anteed exposure	guaranteed exposure amount construction of the second seco		exposure exposure	yuar yuar		guaranteed amount	guarante amour	eu ovpocuro	exposure expos		gu	aranteed '	guaranteed amount	y y	uaranteed e	exposure exposure	exposure	
 Institutions Corporates of which: SME Retail of which: SME 222 223 		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 - 0 - 0 - 0 -		0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 0 -	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0	0	0 0 0 0 0 0 0 0 0 0	-
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total		0 0	0 0			0 -	0	0	0 0	0	0 0	0	0 -	0	0	0	D 0	0	0	0 0	-

2021 EU-wide Stress Test: Securitisations



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



2021 EU-wide Stress Test: Risk exposure amounts

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



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Ba	seline Scenario		Ad	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A			61,499	63,137	63,180	63,654		59,752	59,158
2		A.1 A.1.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		47,296 17,123	48,842 17,123	49,905 17,123	50,334 17,123		42,958 17,123	42,749 17,123
4		A.1.1 A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		32,008	33,516	34,784	35,893	28,763	28,937	29,326
6		A.1.3	Accumulated other comprehensive income		1,843	1,843	1,843	1,843	537	537	537
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-488	-488	-488	-488	-1,609	-1,609	-1,609
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-307	-307	-307	-307	-492	-492	-492
9		A.1.3.3	Other OCI contributions		2,638	2,638	2,638	2,638	2,638	2,638	2,638
10		A.1.4	Other Reserves		397	397	397	397	397	397	397
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12 13		A.1.6 A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters		-1,830	-1,830	168 -1,830	173 -1,830	-1,509	263 -1,509	30 -1,50
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-484	-484	-484	-484	-598	-598	-59
15		A.1.7.2	Cash flow hedge reserve		-1,450	-1,450	-1,450	-1,450	-1,015	-1,015	-1,01
16		A.1.7.3	Other adjustments		104	104	104	104	104	104	104
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,097	-941	-941	-941	-34	-34	-3
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-124	-114	-102	-89	-1,558	-1,409	-1,24
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-4	-4	-4	-2	-2	-
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-49	-264	-958	-48	-240	-1,04
21		A.1.12	(-) Defined benefit pension fund assets		-579	-579	-579	-579	-415	-415	-41
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-351	-351	-351	-351	-351	-351	-35
31		A.1.21	CET1 capital elements or deductions - other		-339	-339	-339	-339	-339	-339	-33
32		A.1.22 A.1.22.1	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		-77	0	0	0	0	0	
33 34		A.1.22.1 A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	U	0	0	0	0	0	0	
35		A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		110	0	0	0	0	0	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		33	0	0	0	0	0	
38		A.1.23	Transitional adjustments		77	1	-1	-5	1	0	-1
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	I
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	1	-1	-5	1	0	-1
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		77	0	0	0	0	0	
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		77	0	0	0	0	0	
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
45 46		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	
46 47		A.1.23.4.2 A.1.23.4.3	instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	
47 48		A.1.23.4.3	view of COVID-19 pandemic ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,691	5,621	4,708	4,708	5,621	4,708	4,708
49		A.2.1	Additional Tier 1 Capital instruments		4,708	4,708	4,708	4,708	4,708	4,708	4,70
50		A.2.2	· (-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	(
52		A.2.4	Additional Tier 1 transitional adjustments		983	913	0	0	913	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		52,987	54,463	54,613	55,042		47,666	47,45
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,513	8,673	8,567	8,612		12,086	11,70
56		A.4.1	Tier 2 Capital instruments		8,360	8,339	8,328	8,325	8,539	8,684	8,79
57		A.4.2	Other Tier 2 Capital components and deductions		0	181	239	287	3,866	3,389	2,89
58		A.4.3	Tier 2 transitional adjustments		153	153	0	0	160	13	17
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	(



2021 EU-wide Stress Test: Capital

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



2021 EU-wide Stress Test: P&L

RowN	(min EUR)
um	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	Baseline scenario			Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
13,959	12,241	11,554	11,110	11,365	10,549	10,023
36,109	29,102	25,104	22,568	28,504	24,471	21,599
-22,151	-16,860	-13,551	-11,458	-17,139	-13,922	-11,575
133	120	120	120	66	66	66
3,011	3,004	3,009	3,008	2,382	2,424	2,584
597	493	493	493	-179	370	370
				104		
108	50	50	50	249	50	50
17,807	15,909	15,226	14,782	13,988	13,459	13,094
-2,665	-793	-886	-904	-6,680	-2,165	-1,811
-11,332	-10,671	-10,602	-10,610	-12,089	-10,783	-10,709
3,809	4,446	3,737	3,268	-4,781	511 -153	573 -172
-1,246	-1,334	-1,121	-980	1,434		
0	2.112	2.616	2 207	2.246	250	401
2,563	3,112	2,616	2,287	-3,346	358	401
1,591	1,603	1,348	1,179	-102	184	12
972	1,508	1,268	1,109	-3,244	173	389
	0	0	0	0	0	0
	0	0	0	0	0	265



2021 EU-wide Stress Test

Major capital measures and realised losses

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

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

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