

ING Group Additional Pillar III Report 1Q 2026



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Capital requirement

Template EU OV1: Regulatory capital requirements				
		Total risk exposure amounts (TREA)		Total own funds requirements
		31/03/2026	31/12/2025	31/03/2026
1	Credit risk (excluding CCR)	269,096	266,143	21,528
2	<i>Of which the standardised approach</i>	46,439	45,454	3,715
3	<i>Of which the Foundation IRB (F-IRB) approach</i>	93,119	87,977	7,449
4	<i>Of which slotting approach</i>			
EU 4a	<i>Of which equities under the simple risk weighted approach</i>			
5	<i>Of which the Advanced IRB (A-IRB) approach</i>	96,145	94,040	7,692
6	Counterparty credit risk - CCR	10,900	10,056	872
7	<i>Of which the standardised approach</i>	7,932	7,532	635
8	<i>Of which internal model method (IMM)</i>			
EU 8a	<i>Of which exposures to a CCP</i>	649	533	52
9	<i>Of which other CCR</i>	2,319	1,991	186
10	Credit valuation adjustments risk - CVA risk	2,723	2,720	218
EU 10a	<i>Of which the standardised approach (SA)</i>	2,228	2,184	178
EU 10b	<i>Of which the basic approach (F-BA and R-BA)</i>	495	535	40
EU 10c	<i>Of which the simplified approach</i>			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)	4,417	4,479	353
17	<i>Of which SEC-IRBA approach</i>	1,241	1,231	99
18	<i>Of which SEC-ERBA (including IAA)</i>	1,043	1,012	83
19	<i>Of which SEC-SA approach</i>			
EU 19a	<i>Of which 1250% / deduction</i>			
20	Position, foreign exchange and commodities risks (Market risk)	11,880	12,054	950

21	<i>Of which the Alternative standardised approach (A-SA)</i>			
EU 21a	<i>Of which the Simplified standardised approach (S-SA)</i>		4,475	5,060
22	<i>Of which Alternative Internal Model Approach (A-IMA)</i>			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk		45,288	45,288
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)		11,303	11,412
26	Output floor applied (%)		55%	
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total		344,303	340,739
				27,544

Key Metrics

Template EU KM1 - Key metrics template						
		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	44,729	44,567	44,921	44,534	46,021
2	Tier 1 capital	53,842	52,138	52,576	50,765	52,814
3	Total capital	63,016	62,845	64,209	61,226	62,027
Risk-weighted exposure amounts						
4	Total risk exposure amount	344,303	340,739	336,196	335,804	337,219
4a	Total risk exposure pre-floor	344,303	340,739	336,196	335,804	
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	12.99 %	13.08 %	13.36 %	13.26 %	13.65 %
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.99 %	13.08 %	13.36 %	13.26 %	
6	Tier 1 ratio (%)	15.64 %	15.30 %	15.64 %	15.12 %	15.66 %
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15.64 %	15.30 %	15.64 %	15.12 %	
7	Total capital ratio (%)	18.30 %	18.44 %	19.10 %	18.23 %	18.39 %
7a	Not applicable					

7b	Total capital ratio considering unfloored TREA (%)	18.30 %	18.44 %	19.10 %	18.23 %	18.39 %
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.70 %	1.65 %	1.65 %	1.65 %	1.65 %
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.96 %	0.93 %	0.93 %	0.93 %	0.93 %
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.28 %	1.24 %	1.24 %	1.24 %	1.24 %
EU 7g	Total SREP own funds requirements (%)	9.70 %	9.65 %	9.65 %	9.65 %	9.65 %
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50 %	2.50 %	2.50 %	2.50 %	2.50 %
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	0.94 %	0.93 %	0.90 %	0.81 %	0.81 %
EU 9a	Systemic risk buffer (%)	0.17 %	0.16			
10	Global Systemically Important Institution buffer (%)	1.00 %	1.00 %	1.00 %	1.00 %	1.00 %
EU 10a	Other Systemically Important Institution buffer (%)	2.00 %	2.00 %	2.00 %	2.00 %	2.00 %
11	Combined buffer requirement (%)	5.60 %	5.60 %	5.40 %	5.31 %	5.31 %
EU 11a	Overall capital requirements (%)	15.30 %	15.25 %	15.05 %	14.96 %	14.96 %
12	CET1 available after meeting the total SREP own funds requirements (%)	7.54 %	7.65 %	7.93 %	7.83 %	8.22 %
Leverage ratio						
13	Total exposure measure	1,241,563	1,155,490	1,198,344	1,186,761	1,178,661
14	Leverage ratio (%)	4.34 %	4.51 %	4.39 %	4.28 %	4.48 %
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.10 %				
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3.10 %	3.00 %	3.00 %	3.00 %	3.00 %
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.50 %	0.50 %	0.50 %	0.50 %	0.50 %
EU 14e	Overall leverage ratio requirement (%)	3.60 %	3.50 %	3.50 %	3.50 %	3.50 %
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	198,569	200,198	201,254	201,494	198,791
EU 16a	Cash outflows - Total weighted value	246,633	245,418	245,819	242,968	239,183
EU 16b	Cash inflows - Total weighted value	103,113	102,499	101,846	99,842	99,325
16	Total net cash outflows (adjusted value)	143,519	142,919	143,973	143,126	139,857
17	Liquidity coverage ratio (%)	139 %	140 %	140 %	141 %	142 %

Net Stable Funding Ratio						
18	Total available stable funding	775,517	761,580	756,050	759,984	760,511
19	Total required stable funding	607,287	593,050	585,869	572,342	575,597
20	NSFR ratio (%)	128 %	128 %	129 %	133 %	132 %

Output floor

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
31/03/2026						
1	Credit risk (excluding counterparty credit risk)	218,301	46,439	264,740	445,080	395,435
2	Counterparty credit risk	9,973	927	10,900	21,591	21,591
3	Credit valuation adjustment		2,723	2,723	2,723	2,723
4	Securitisation exposures in the banking book	2,307	2,110	4,417	11,084	5,106
5	Market risk	7,405	4,475	11,880	14,102	14,102
6	Operational risk		45,288	45,288	45,288	45,288
7	Other risk weighted exposure amounts		4,355	4,355		
8	Total	237,986	106,317	344,303	539,868	484,245

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
31/12/2025						
1	Credit risk (excluding counterparty credit risk)	216,209	45,454	261,664	431,174	383,471
2	Counterparty credit risk	9,342	714	10,056	19,202	19,202
3	Credit valuation adjustment		2,720	2,720	2,720	2,720
4	Securitisation exposures in the banking book	2,345	2,134	4,479	8,174	4,906
5	Market risk	6,994	5,060	12,054	15,273	15,273
6	Operational risk		45,288	45,288	45,288	45,288
7	Other risk weighted exposure amounts		4,480	4,480		
8	Total	234,890	105,849	340,739	521,830	470,859

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		31/03/2026	Risk weighted exposure amounts (RWEAs)			
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks		40	3,034	3,074	3,074
EU 1a	Regional governments or local authorities	7	5	1,021	1,019	1,019
EU 1b	Public sector entities	35	41	1,580	1,586	1,586
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions	10,611	3,586	11,181	4,156	4,156
3	Equity			10,542	10,542	10,542
4	Not applicable					
5	Corporates	119,284	173,581	124,565	228,507	178,862
5.1	Of which: F-IRB is applied	82,467	141,487	82,467	186,012	141,487
5.2	Of which: A-IRB is applied	36,817	32,095	36,817	36,724	32,095
EU 5a	Of which: Corporates - General	81,000	129,881	86,251	164,493	135,133
EU 5b	Of which: Corporates - Specialised lending	38,284	43,700	38,313	63,523	43,729
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	11,021	18,151	25,906	33,036	33,036
6.1	Of which: Retail - Qualifying revolving	917	1,796	917	1,796	1,796
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	10,104	16,355	24,989	31,240	31,240
6.2	Of which: Retail - Secured by residential real estate	48,306	94,425	48,306	94,425	94,425
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	50,532	137,714	58,795	145,977	145,977
EU 7b	Collective investment undertakings (CIU)			51	51	51
EU 7c	Categorised as exposures in default in SA	10,837	6,660	11,638	7,460	7,460
EU 7d	Categorised as subordinated debt exposures in SA		1	454	455	455
EU 7e	Categorised as covered bonds in SA	769	761	769	761	761
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	29,038	8,493	29,038	8,458	8,458
9	Total	218,301	349,031	264,740	445,080	395,435

*Row 6-Retail is excluding 6.2 retail secured by residential real estate in line with the EBA mapping tool.

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		31/12/2025	Risk weighted exposure amounts (RWEAs)			
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks		111	2,640	2,751	2,751
EU 1a	Regional governments or local authorities	11	5	1,052	1,045	1,045
EU 1b	Public sector entities	31	40	1,527	1,536	1,536
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions	2,818	3,395	3,331	3,909	3,909
3	Equity			10,532	10,532	10,532
4	Not applicable					
5	Corporates	103,054	168,958	108,224	221,831	174,128
5.1	Of which: F-IRB is applied	82,024	129,917	82,024	168,685	129,917
5.2	Of which: A-IRB is applied	21,030	39,036	21,030	47,485	39,036
EU 5a	Of which: Corporates - General	78,594	127,398	83,749	155,944	132,552
EU 5b	Of which: Corporates - Specialised lending	24,459	41,560	24,475	60,263	41,576
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	15,722	17,790	30,210	32,279	32,279
6.1	Of which: Retail - Qualifying revolving	830	1,731	830	1,731	1,731
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	14,892	16,059	14,892	30,548	30,548
6.2	Of which: Retail - Secured by residential real estate	46,798	90,373	46,798	90,373	90,373
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	49,010	132,167	57,174	140,331	140,331
EU 7b	Collective investment undertakings (CIU)			51	51	51
EU 7c	Categorised as exposures in default in SA	10,263	6,027	11,068	6,833	6,833
EU 7d	Categorised as subordinated debt exposures in SA		1	554	567	567
EU 7e	Categorised as covered bonds in SA	947	910	947	910	910
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	34,352	8,755	34,352	8,600	8,600
9	Total	216,209	338,160	261,664	431,174	383,471

*Row 6-Retail is excluding 6.2 retail secured by residential real estate in line with the EBA mapping tool.

TLAC and MREL

EU KM2: key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities

at the level of each resolution group		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
			31/03/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	111,265	111,265	108,507	108,318	105,726	110,330
EU-1a	Of which own funds and subordinated liabilities	111,265					
2	Total risk exposure amount of the resolution group (TREA)	344,303	344,303	340,739	336,196	335,804	337,219
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	32.32 %	32.32 %	31.84 %	32.22 %	31.48 %	32.72 %
EU-3a	Of which own funds and subordinated liabilities	32.32 %					
4	Total exposure measure of the resolution group	1,241,563	1,241,563	1,155,490	1,198,344	1,186,761	1,178,661
5	Own funds and eligible liabilities as percentage of the total exposure measure	8.96 %	8.96 %	9.39 %	9.04 %	8.91 %	9.36 %
EU-5a	Of which own funds or subordinated liabilities	8.96 %					
6a	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)						
6b	Does the subordination exemption in Article 72(b)(4) of the CRR apply? (5% exemption)		FALSE	FALSE	FALSE	FALSE	FALSE
6c	Pro-memo item: If a capped subordination exemption applies under Article 72(b)(3) or (4), the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	22.62 %					
EU-8	Of which to be met with own funds or subordinated liabilities	18.93 %					
EU-9	MREL requirement expressed as percentage of the total exposure measure	7.24 %					
EU-10	Of which to be met with own funds or subordinated liabilities	7.24 %					

Credit Risk

Internal Rating Based approach (IRB)

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

		31/03/2026	31/12/2025
		Risk-weighted exposure amount	Risk-weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	182,017	188,542
2	Asset size (+/-)	3,587	3,683
3	Asset quality (+/-)	-168	99
4	Model updates (+/-)	4,391	-3,222
5	Methodology and policy (+/-)		
6	Acquisitions and disposals (+/-)		
7	Foreign exchange movements (+/-)	1,048	196
8	Other (+/-)	-1,611	-7,282
9	Risk weighted exposure amount as at the end of the reporting period	189,263	182,017

Credit valuation adjustment risk

EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)

		31/03/2026	31/12/2025
		Risk weighted exposure amount	Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	2,184	2,899
2	Risk weighted exposure amount as at the end of the current reporting period	2,228	2,184

Market Risk

EU MR2-B: RWA flow statements of market risk exposures under the IMA

		31/03/2026						31/12/2025		
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	1,521	2,877	2,014		582	6,994	560	8,676	694
1a	Regulatory adjustment	1,105	2,236	212			3,553	284	4,828	386
1b	RWEAs at the previous quarter-end (end of the day)	416	641	1,803		582	3,441	275	3,848	308
2	Movement in risk levels	-20	360	992		-52	1,281	102	-407	-33
3	Model updates/changes									
4	Methodology and policy									
5	Acquisitions and disposals									
6	Foreign exchange movements									
7	Other									
8a	RWEAs at the end of the disclosure period (end of the day)	396	1,001	2,795		530	4,722	378	3,441	275
8b	Regulatory adjustment	819	1,740	124			2,683	215	3,553	284
8	RWEAs at the end of the disclosure period	1,215	2,741	2,919		530	7,405	592	6,994	560

- 1 It is required to fill in Rows 1a/1b and 8a/8b when the RWA/capital requirement for any of the columns (VaR, SVaR, IRC) is the 60-day average (for VaR and SVaR) or the 12-week average measure (for IRC) and not the RWA/capital requirement at the end of the period. According to regulatory guidelines the values in rows 1a/8b are calculated as differences between values in rows 1 and 1b and 8 and 8a, respectively.
- 2 Movement in risk levels: Changes due to position changes between end-of-day values for two reporting periods in question.

Funding and liquidity risk

Liquidity coverage ratio

EU LIQ1 - Quantitative information of LCR

EU 1a	Quarter ending on (31 December 2025)	Total unweighted value				Total weighted value			
		31 March 2026	31 December 2025	30 September 2025	30 June 2025	31 March 2026	31 December 2025	30 September 2025	30 June 2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)					198,569	200,198	201,254	201,494
Cash-Outflows									
2	Retail deposits and deposits from small business customers, of which:	540,100	536,416	529,846	522,281	37,175	36,563	35,464	34,056
3	Stable deposits	373,017	368,467	364,905	361,566	18,651	18,423	18,245	18,078
4	Less stable deposits	129,974	127,698	121,842	116,208	16,255	15,886	14,957	14,064
5	Unsecured wholesale funding	416,278	416,082	417,918	412,931	148,634	148,482	149,558	148,192
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	288,156	290,644	293,374	289,786	71,860	72,489	73,178	72,282
7	Non-operational deposits (all counterparties)	120,356	117,952	117,169	115,456	69,008	68,508	69,004	68,220
8	Unsecured debt	7,766	7,486	7,375	7,690	7,766	7,486	7,375	7,690
9	Secured wholesale funding					10,395	10,249	10,765	11,026
10	Additional requirements	172,928	171,083	168,648	166,805	33,178	33,394	33,529	33,378
11	Outflows related to derivative exposures and other collateral requirements	10,485	10,862	11,322	11,198	10,485	10,862	11,322	11,198
12	Outflows related to loss of funding on debt products	1,389	1,159	924	940	1,389	1,159	924	940
13	Credit and liquidity facilities	161,054	159,062	156,402	154,666	21,304	21,373	21,283	21,240
14	Other contractual funding obligations	9,375	9,392	9,854	10,269	8,200	8,153	8,625	9,091
15	Other contingent funding obligations	150,430	149,876	149,087	146,393	9,050	8,577	7,878	7,225
16	Total Cash Outflows					246,633	245,418	245,819	242,968
Cash-Inflows									
17	Secured lending (e.g. reverse repos)	119,813	119,775	118,428	115,645	14,968	15,427	15,361	15,312
18	Inflows from fully performing exposures	39,880	38,513	37,263	35,963	32,541	31,280	30,047	28,644
19	Other cash inflows	248,760	250,660	253,829	250,526	55,686	55,870	56,521	55,993

EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					81	78	83	107
EU-19b	(Excess inflows from a related specialised credit institution)								
20	Total Cash Inflows	408,454	408,948	409,520	402,134	103,113	102,499	101,846	99,842
EU-20a	Fully exempt inflows								
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows subject to 75% cap	403,724	404,841	405,625	398,668	103,113	102,499	101,846	99,842
Total Adjusted Value									
EU-21	Liquidity Buffer					198,569	200,198	201,254	201,494
22	Total Net Cash Outflows					143,519	142,919	143,973	143,126
23	Liquidity Coverage Ratio					139 %	140 %	140 %	141 %

EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	ING Group's consolidated LCR ratio, based on a 12-month rolling average, was 139% in 1Q26, stable compared to 4Q25 of 140%.
(b)	Explanations on the changes in the LCR over time	ING Group has maintained the consolidated Group LCR above regulatory requirements as well as internal risk appetite and target steering levels. The consolidated Group LCR remained at a stable level throughout 2025 and the first quarter of 2026 despite ongoing uncertainty in the geopolitical and macroeconomic environments.
(c)	Explanations on the actual concentration of funding sources	ING Group maintains a well-diversified and stable funding and liquidity base in order to fund commercial activities under both normal and stressed market circumstances across the bank's various geographies, currencies, and tenors. ING Group has funding mix limits in place which have been established by risk management and are managed by Group Treasury. Funding mix developments are monitored monthly by the MBB. The largest funding sources in 1Q26 were deposits from private individuals, corporate and business deposits, and long-term senior debt. A significant share of the deposit funding base is covered by the Deposit Guarantee Scheme (DGS) and is considered to be a source of stable funding for ING Group.
(d)	High-level description of the composition of the institution's liquidity buffer.	96% of the liquidity buffer consists of Level 1 items, of which approximately 22% are withdrawable central bank reserves. 55% of Level 1 items are central government and central bank assets.
(e)	Derivative exposures and potential collateral calls	<p>ING employs a Collateral Funding framework, where expected Collateral exposures are long-term funded via the Matched Funding framework. The expected collateral exposures are generated using risk-neutral, market-implied information, and the resulting profiles are rebalanced on a monthly basis.</p> <p>ING covers potential collateral calls in two ways:</p> <ol style="list-style-type: none"> 1. Derivatives Funding Framework: expected collateral exposures are long-term funded via the Matched Funding framework. The expected collateral exposures are generated using a statistical model, and the resulting profiles are rebalanced monthly. 2. HLBA (Historic Look-Back Approach): Potential collateral calls, from market developments, are taken into account in the LCR via a 24-month look-back approach.
(f)	Currency mismatch in the LCR	ING steers and reports LCR above 100% for both ALL-CCY and USD, in line with the Funding & Liquidity Risk Appetite Statement and regulatory requirements. ING also reports LCR to the regulator in EUR, RON, HUF and in 1Q 26 also AUD and PLN as significant currencies. ING monitors LCR per currency and manages any liquidity gap in significant currency positions. This strategy has been implemented to mitigate the risks of ING towards any unexpected currency mismatches.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The LCR disclosure template presents the consolidated LCR for ING Group. ING Group also manages and reports LCR for subsidiaries, material currencies, foreign currencies of significant branches (RON and HUF) and for the liquidity subgroups.

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including such risks and challenges as a consequence of the use of emerging technologies, such as advanced forms of artificial intelligence and quantum computing (21) changes in general competitive factors, including ability to increase or maintain market share (22) inability to protect our intellectual property and infringement claims by third parties (23) inability of counterparties to meet financial obligations or ability to enforce rights against such counterparties (24) changes in credit ratings (25) business, operational, regulatory, reputation, transition and other risks and challenges in connection with climate change, diversity, equity and inclusion and other ESG-related matters, including data gathering and reporting and also including managing the conflicting laws and requirements of governments, regulators and authorities with respect to these topics (26) inability to attract and retain key personnel (27) future liabilities under defined benefit retirement plans (28) failure to manage business risks, including in connection with use of models, use of derivatives, or maintaining appropriate policies and guidelines (29) changes in capital and credit markets, including interbank funding, as well as customer deposits, which provide the liquidity and capital required to fund our operations, and (30) the other risks and uncertainties detailed in the most recent annual report of ING Groep N.V. (including the Risk Factors contained therein) and ING's more recent disclosures, including press releases, which are available on www.ING.com.

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