ING Group Additional Pillar III Report 2Q 2026

Contents

Capital requirements

Economic and Regulatory Capital Requirements

Template EU OV1 - Regulatory capital requirements				
		Total risk exposure amounts (TREA)		Total own funds requirements
		30/6/2026	31/3/2026	30/6/2026
1	**Credit risk (excluding CCR)**	**270,095**	**269,096**	**21,608**
2	*Of which the standardised approach*	47,203	46,439	3,776
3	*Of which the Foundation IRB (F-IRB) approach*	93,786	93,119	7,503
4	*Of which slotting approach*			
EU 4a	*Of which equities under the simple risk weighted approach*			
5	*Of which the Advanced IRB (A-IRB) approach*	98,047	96,145	7,844
6	**Counterparty credit risk - CCR**	**9,479**	**10,900**	**758**
7	*Of which the standardised approach*	6,769	7,932	542
8	*Of which internal model method (IMM)*			
EU 8a	*Of which exposures to a CCP*	694	649	56
9	*Of which other CCR*	2,016	2,319	161
10	**Credit valuation adjustments risk - CVA risk**	**2,212**	**2,723**	**177**
EU 10a	*Of which the standardised approach (SA)*	1,807	2,228	145
EU 10b	*Of which the basic approach (F-BA and R-BA)*	406	495	32
EU 10c	*Of which the simplified approach*			
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)**	**4,652**	**4,417**	**372**
17	*Of which SEC-IRBA approach*	1,579	1,241	126
18	*Of which SEC-ERBA (including IAA)*	1,065	1,043	85
19	*Of which SEC-SA approach*	2,008	2,110	161

EU 19a	*Of which 1250% / deduction*		23	
20	**Position, foreign exchange and commodities risks (Market risk)**	**10,220**	**11,880**	**818**
21	*Of which the Alternative standardised approach (A-SA)*			
EU 21a	*Of which the Simplified standardised approach (S-SA)*	3,913	4,475	313
22	*Of which Alternative Internal Model Approach (A-IMA)*			
EU 22a	*Large exposures*			
23	*Reclassifications between the trading and non-trading books*			
24	**Operational risk**	**45,288**	**45,288**	**3,623**
EU 24a	*Exposures to crypto-assets*			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**10,325**	**11,303**	
26	**Output floor applied (%)**	**55.00%**	**55.00%**	
27	**Floor adjustment (before application of transitional cap)**			
28	**Floor adjustment (after application of transitional cap)**			
29	**Total**	**341,946**	**344,303**	**27,356**

Key Metrics

Template EU KM1 - Key metrics template						
		30/6/2026	31/3/2026	31/12/2025	30/9/2025	30/6/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	44,692	44,729	44,567	44,921	44,534
2	Tier 1 capital	53,712	53,842	52,138	52,576	50,765
3	Total capital	63,914	63,016	62,845	64,209	61,226
Risk-weighted exposure amounts						
4	Total risk exposure amount	341,946	344,303	340,739	336,196	335,804
4a	Total risk exposure pre-floor	341,946	344,303	**340,739**	**336,196**	**335,804**
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.07 %	12.99 %	13.08 %	13.36 %	13.26 %
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.07 %	12.99 %	13.08 %	13.36 %	13.26 %
6	Tier 1 ratio (%)	15.71 %	15.64 %	15.30 %	15.64 %	15.12 %
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15.71 %	15.64 %	15.30 %	15.64 %	15.12 %
7	Total capital ratio (%)	18.69 %	18.30 %	18.44 %	19.10 %	18.23 %

7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	18.69 %	18.30 %	18.44 %	19.10 %	18.23 %
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 %	1.70 %	1.65 %	1.65 %	1.65 %
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.96 %	0.96 %	0.93 %	0.93 %	0.93 %
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.28 %	1.28 %	1.24 %	1.24 %	1.24 %
EU 7g	Total SREP own funds requirements (%)	9.70 %	9.70 %	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 (%)	0.95 %	0.94 %	0.93 %	0.90 %	0.81 %
EU 9a	Systemic risk buffer (%)	0.19 %	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 (%)	5.64 %	5.60 %	5.60 %	5.40 %	5.31 %
EU 11a	Overall capital requirements (%)	15.34 %	15.30 %	15.25 %	15.05 %	14.96 %
12	CET1 available after meeting the total SREP own funds requirements (%)	7.61 %	7.54 %	7.65 %	7.93 %	7.83 %
Leverage ratio						
13	Total exposure measure	1,269,819	1,241,563	1,155,490	1,198,344	1,186,761
14	Leverage ratio (%)	4.23 %	4.34 %	4.51 %	4.39 %	4.28 %
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 %	0.10 %			
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3.10 %	3.10 %	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 %	3.60 %	3.50 %	3.50 %	3.50 %
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	197,236	198,569	200,198	201,254	201,494
EU 16a	Cash outflows - Total weighted value	249,083	246,633	245,418	245,819	242,968
EU 16b	Cash inflows - Total weighted value	105,343	103,113	102,499	101,846	99,842
16	Total net cash outflows (adjusted value)	143,740	143,519	142,919	143,973	143,126

17	Liquidity coverage ratio (%)	137 %	139 %	140 %	140 %	141 %
Net Stable Funding Ratio						
18	Total available stable funding	797,829	775,517	761,580	756,050	759,984
19	Total required stable funding	624,610	607,287	593,050	585,869	572,342
20	NSFR ratio (%)	128 %	128 %	128 %	129 %	133 %

Output floor

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

30/06/2026		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
1	Credit risk (excluding counterparty credit risk)	218,397	47,203	265,600	450,721	402,024
2	Counterparty credit risk	8,428	1,051	9,479	18,960	18,960
3	Credit valuation adjustment		2,212	2,212	2,212	2,212
4	Securitisation exposures in the banking book	2,644	2,008	4,652	12,749	5,347
5	Market risk	6,307	3,913	10,220	12,634	12,634
6	Operational risk		45,288	45,288	45,288	45,288
7	Other risk weighted exposure amounts		4,495	4,495		
8	**Total**	**235,776**	**106,170**	**341,946**	**542,563**	**486,464**

Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level						
30/06/2026		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		33	3,131	3,164	3,164
EU 1a	Regional governments or local authorities	7	4	1,189	1,187	1,187
EU 1b	Public sector entities	21	41	2,998	3,017	3,017
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions	10,572	3,573	10,787	3,787	3,787
3	Equity			9,592	9,592	9,592
4	Not applicable					
5	Corporates	120,987	175,552	126,455	229,717	181,020
5.1	Of which: F-IRB is applied	83,185	142,623	83,185	186,012	142,623
5.2	Of which: A-IRB is applied	37,802	32,928	37,802	37,808	32,928
EU 5a	Of which: Corporates - General	82,675	131,917	88,116	166,148	137,358
EU 5b	Of which: Corporates - Specialised lending	38,313	43,635	38,339	63,140	43,662
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	60,246	115,086	26,399	33,596	33,596
6.1	Of which: Retail - Qualifying revolving	893	1,776	893	1,776	1,776
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	10,343	16,657	25,506	31,820	31,820
6.2	Of which: Retail - Secured by residential real estate	49,009	96,653	49,009	96,653	96,653
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	50,996	141,142	59,189	149,335	149,335
EU 7b	Collective investment undertakings (CIU)			40	40	40
EU 7c	Categorised as exposures in default in SA	11,349	6,636	12,165	7,452	7,452
EU 7d	Categorised as subordinated debt exposures in SA		1	427	428	428
EU 7e	Categorised as covered bonds in SA	786	793	786	793	793
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets	26,564	8,620	26,564	8,613	8,613
9	**Total**	**218,397**	**354,827**	**265,600**	**450,721**	**402,024**

Countercyclical buffer

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer													
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own funds requirements			Total	Risk-weighted exposure amounts	Own funds requirements weights (%)	Counter-cyclical capital buffer rate (%)
30/06/2026	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				
Breakdown by country:													
Countries with an active CCyB													
Netherlands	7,991	216,917			12,574	237,483	3,893	3	119	4,015	50,185	20.858 %	2.000 %
Belgium	507	95,730		70	1,243	97,550	2,268	3	17	2,287	28,593	11.884 %	1.000 %
Germany	2,847	139,894		65	4,194	147,000	2,185	3	32	2,220	27,755	11.535 %	0.750 %
Poland	24,071	21,757		9	428	46,265	1,834	1	6	1,841	23,010	9.563 %	1.000 %
Spain	4,732	34,678			1,107	40,517	874	1	3	878	10,979	4.563 %	0.500 %
Australia	1,233	60,880		30	1,273	63,415	839	1	16	856	10,694	4.445 %	1.000 %
United Kingdom	123	33,185			268	33,576	592	2	5	598	7,480	3.109 %	2.000 %
Luxembourg	517	24,046		65	4,688	29,315	450	2	46	498	6,230	2.589 %	0.500 %
France	1,911	23,169			2,042	27,122	436	1	20	457	5,708	2.372 %	1.000 %
Romania	7,085	2,791			158	10,034	406		2	408	5,104	2.121 %	1.000 %
Ireland	63	28,547		7	793	29,410	104	1	6	111	1,391	0.578 %	1.500 %
United Arab Emirates	6	2,590		8		2,603	61			61	763	0.317 %	0.500 %
Sweden	2	3,267		17	7	3,287	60	1		61	758	0.315 %	2.000 %
Hong Kong	15	6,696				6,718	56			56	700	0.291 %	0.500 %
Czechia	1	2,101		55		2,157	50	1		51	639	0.266 %	1.250 %
Norway	3	2,753				2,756	46	1		46	580	0.241 %	2.500 %
Hungary	2	1,939		22		1,963	43	1		44	547	0.227 %	1.000 %
Denmark	1	1,955		2	181	2,139	33		2	35	439	0.182 %	2.500 %
Slovakia	25	755		6		787	25			25	315	0.131 %	1.500 %
Portugal	5	1,223		5		1,234	24			24	297	0.124 %	0.750 %
Korea, Republic of		2,334		103	20	2,457	18	1		19	237	0.099 %	1.000 %
Chile		617				617	17			17	213	0.089 %	0.500 %
Saudi Arabia		938				938	12			12	149	0.062 %	1.000 %

Bulgaria	1	485				486	10			10	120	0.050 %	2.000 %
Uzbekistan		150		32		183	4	2		6	78	0.032 %	1.500 %
Cyprus		133				133	5			5	67	0.028 %	1.500 %
Greece	1	248		2		250	4			4	53	0.022 %	0.250 %
Azerbaijan		41		13		55	3	1		3	43	0.018 %	0.500 %
South Africa		37		18		55	2	1		3	42	0.017 %	1.000 %
Russian Federation	5	501				506	2			2	30	0.012 %	0.500 %
Lithuania	1	65		17		82	1	1		2	22	0.009 %	1.000 %
Croatia		62				62	2			2	22	0.009 %	1.500 %
Slovenia		72				72	1			1	10	0.004 %	1.000 %
Iceland		21				21					5	0.002 %	2.500 %
Latvia		6				6					5	0.002 %	1.000 %
Andorra		4				4					4	0.002 %	0.500 %
Estonia		64				64					3	0.001 %	1.500 %
Georgia													1.000 %
Armenia													1.750 %
Albania													0.500 %
North Macedonia													1.750 %
Moldova													1.500 %
Montenegro													1.000 %
Greenland													0.500 %
Faroe Islands													1.000 %
Countries having announced a CCyB													
Serbia		22		1		22					5	0.002 %	
Countries with more than 1% of ING Group's exposure that have not announced a CCyB													
United States	85	126,942		427	5,710	133,163	1,659	5	63	1,727	21,589	8.973 %	
Italy	2,273	20,687			369	23,329	643	1	3	647	8,085	3.360 %	
China	1,742	885				2,627	371			371	4,643	1.930 %	
Turkey	2,789	2,794		4		5,587	246	1		247	3,093	1.286 %	
Switzerland	11	22,118			678	22,806	209	2	20	232	2,898	1.204 %	
Thailand	983	22				1,004	197			197	2,464	1.024 %	
Other countries	399	62,456		754	2,978	66,588	1,106	22	36	1,165	14,557	6.050 %	
Total	**59,432**	**946,577**		**1,733**	**38,710**	**1,046,451**	**18,793**	**59**	**397**	**19,249**	**240,607**	**100.000 %**	

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer	
	30/06/2026
Total risk exposure amount	**341,946**
Institution specific countercyclical capital buffer rate	0.947 %
Institution specific countercyclical capital buffer requirement	**3,239.1**

Own funds

Template EU CC1 - Composition of regulatory own funds			
	30/06/2026	Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	17,146	CC2 - 26
	of which: Ordinary Shares	17,146	
2	Retained earnings	33,084	CC2 - 28
3	Accumulated other comprehensive income (and other reserves)	-604	
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)	550	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**50,176**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-754	
8	Intangible assets (net of related tax liability) (negative amount)	-1,184	CC2 - 9
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-28	CC2 - 11
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	1,407	
12	Negative amounts resulting from the calculation of expected loss amounts	-1,060	
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	71	
15	Defined-benefit pension fund assets (negative amount)	-464	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-2,104	

17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25a	Losses for the current financial year (negative amount)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	-1,367	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-5,484**	
29	**Common Equity Tier 1 (CET1) capital**	**44,692**	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	8,916	CC2 - 24
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards	8,916	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	114	
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**9,030**	

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	**-10**	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-10**	
44	**Additional Tier 1 (AT1) capital**	**9,020**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**53,712**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	10,170	CC2 - 24
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	67	
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	**Tier 2 (T2) capital before regulatory adjustments**	**10,237**	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-35	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital		

57	Total regulatory adjustments to Tier 2 (T2) capital	-35	
58	**Tier 2 (T2) capital**	**10,202**	
59	**Total capital (TC = T1 + T2)**	**63,914**	
60	**Total Risk exposure amount**	**341,946**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	13.07 %	
62	Tier 1 capital	15.71 %	
63	Total capital	18.69 %	
64	Institution CET1 overall capital requirements	11.10 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical capital buffer requirement	0.95 %	
67	of which: systemic risk buffer requirement	0.19 %	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	2.00 %	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.96 %	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**7.61 %**	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	4,102	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	3,471	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	659	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	597	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	1,361	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		

83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Balance sheet as in published financial statements		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30/6/2026	30/6/2026	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and balances with central banks	64,954	64,954	
2	Loans and advances to banks	30,311	30,311	
3	Financial assets at fair value through profit or loss	160,057	160,057	
4	Financial assets at fair value through other comprehensive income	63,043	63,043	
5	Securities at amortised cost	67,985	67,985	
6	Loans and advances to customers	755,620	755,620	
7	Investments in associates and joint ventures	1,184	1,245	
8	Property and equipment	2,651	2,651	
9	Intangible assets	1,740	1,740	
10	Current tax assets	408	408	CC1 - 8
11	Deferred tax assets	908	907	
12	Other assets	11,897	11,897	CC1 - 10
13	Assets held for sale			
14	**Total assets**	**1,160,759**	**1,160,818**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
15	Deposits from banks	31,687	31,687	
16	Customer deposits	773,179	773,273	
17	Financial liabilities at fair value through profit or loss	103,313	103,313	
18	Current tax liabilities	517	517	
19	Deferred tax liabilities	363	363	
20	Provisions	902	868	
21	Other liabilities	14,331	14,331	
22	Liabilities held for sale			
23	Debt securities in issue	166,011	166,011	
24	Subordinated loans	19,068	19,068	

25	**Total liabilities**	**1,109,372**	**1,109,431**	**CC1 - 30, 46**
Shareholders' Equity				
26	Share capital and share premium	17,146	17,146	
27	Other reserves	-2,058	-2,058	CC1 - 1
28	Retained earnings (incl. profit for the period)	35,159	35,159	
29	Shareholders' equity (parent)	50,246	50,246	CC1 - 2
30	Non-controlling interests	1,141	1,141	
31	**Total shareholders' equity**	**51,387**	**51,387**	

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		Balance sheet as in published financial statements
		Applicable amounts
1	Total assets as per published financial statements	1,160,759
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	24,669
9	Adjustment for securities financing transactions (SFTs)	8,037
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	91,408
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-15,054
13	**Total exposure measure**	**1,269,819**

Template EU LR2 - LRCom: Leverage ratio common disclosure			
		30/6/2026	31/12/2025
		CRR/CRD IV	CRR/CRD IV
		Applicable amounts	Applicable amounts
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1,031,337	950,368
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-4,309	-3,955
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-4,829	-4,867
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**1,022,198**	**941,546**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	16,846	17,438
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	32,664	28,731
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-8	-1
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives	30,582	10,284
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-27,452	-7,570
13	**Total derivatives exposures**	**52,632**	**48,882**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	163,270	128,685
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-56,239	-48,623
16	Counterparty credit risk exposure for SFT assets	8,037	5,520
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**	**115,068**	**85,582**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	315,678	301,412

20	(Adjustments for conversion to credit equivalent amounts)	-224,270	-212,215
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	**91,408**	**89,197**
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-11,487	-9,716
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	**(Total exempted exposures)**	-11,487	-9,716
Capital and total exposure measure			
23	Tier 1 capital	53,712	52,138
24	**Total exposure measure**	**1,269,819**	**1,155,490**
Leverage ratio			
25	Leverage ratio (%)	4.23 %	4.51 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	4.23 %	4.51 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	4.23 %	4.51 %
26	Regulatory minimum leverage ratio requirement (%)	3.00 %	3.00 %
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.10 %	
EU-26b	of which: to be made up of CET1 capital (percentage points)		
27	Leverage ratio buffer requirement (%)	0.50 %	0.50 %
EU-27a	Overall leverage ratio requirement (%)	3.60 %	3.50 %
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	126,741	119,170

29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	107,031	80,061
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,289,528	1,194,599
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,289,528	1,194,599
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.17 %	4.36 %
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.17 %	4.36 %

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
		30/6/2026
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**1,016,770**
EU-2	Trading book exposures	37,448
EU-3	Banking book exposures, of which:	979,322
EU-4	Covered bonds	9,051
EU-5	Exposures treated as sovereigns	190,471
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	13,683
EU-7	Institutions	25,349
EU-8	Secured by mortgages of immovable properties	394,211
EU-9	Retail exposures	96,874
EU-10	Corporates	216,391
EU-11	Exposures in default	8,749
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	24,544

TLAC and MREL

Template 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)				
		30/6/2026	30/6/2026	31/3/2026	31/12/2025	30/9/2025	30/6/2025
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	111,041	111,041	111,265	108,507	108,318	105,726
EU-1a	Of which own funds and subordinated liabilities	111,041					
2	Total risk exposure amount of the resolution group (TREA)	341,946	341,946	344,303	340,739	336,196	335,804
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	32.47 %	32.47 %	32.32 %	31.84 %	32.22 %	31.48 %
EU-3a	Of which own funds and subordinated liabilities	32.47 %					
4	Total exposure measure of the resolution group	1	1,269,819	1,241,563	1,155,490	1,198,344	1,186,761
5	Own funds and eligible liabilities as percentage of the total exposure measure	8.74 %	8.74 %	8.96 %	9.39 %	9.04 %	8.91 %
EU-5a	Of which own funds or subordinated liabilities	8.74 %					
6a	Does the subordination exemption in Article 72(b)(4) of the CRR apply? (5% exemption)		FALSE	FALSE	FALSE	FALSE	FALSE
6b	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)						
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	22.25 %					
EU-8	Of which to be met with own funds or subordinated liabilities	19.04 %					
EU-9	MREL requirement expressed as percentage of the total exposure measure	7.20 %					
EU-10	Of which to be met with own funds or subordinated liabilities	7.20 %					

Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities				
30/6/2026		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not TLAC
Own funds and eligible liabilities and adjustments				
1	Common Equity Tier 1 capital (CET1)	44,692	44,692	
2	Additional Tier 1 capital (AT1)	9,020	9,020	
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)	10,202	10,202	
7	Empty set in the EU			
8	Empty set in the EU			
11	Own funds for the purpose of Articles 92a CRR and 45 BRRD arising from regulatory capital instruments	63,914	63,914	
Own funds and eligible liabilities: Non-regulatory capital elements				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	47,006	47,006	
EU 12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)			
EU12b	Eligible liabilities instruments that are subordinated to excluded liabilities, issued prior to 27 June 2019 (subordinated grandfathered)	120	120	
EU12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)			
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
14	Amount of non subordinated instruments eligible, where applicable after application of articles 72b (3) and (4) CRR			
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments	47,126	47,126	
EU-17a	Of which subordinated	47,126	47,126	
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements				
18	Own funds and eligible liabilities items before adjustments	111,041	111,041	
19	(Deduction of exposures between MPE resolution groups)			
20	(Deduction of investments in other eligible liabilities instruments)			
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments	111,041	111,041	

EU-22a	Of which own funds and subordinated	111,041		
Risk-weighted exposure amount and leverage exposure measure of the resolution group				
23	Total risk exposure amount adjusted as permitted by article 45h(2) of Directive 2014/59/EU	341,946	341,946	
24	Total exposure measure	1,269,819	1,269,819	
Ratio of own funds and eligible liabilities				
25	Own funds and eligible liabilities (as a percentage of total risk exposure amount)	32.47%	32.47%	
EU-25a	Of which own funds and subordinated	32.47%		
26	Own funds and eligible liabilities (as a percentage of total exposure measure)	8.74%	8.74%	
EU-26a	Of which own funds and subordinated	8.74%		
27	CET1 (as a percentage of TREA) available after meeting the resolution group's requirements	7.61%	7.61%	
28	Institution-specific combined buffer requirement		5.64%	
29	of which: capital conservation buffer requirement		2.50%	
30	of which: countercyclical buffer requirement		0.95%	
31	of which: systemic risk buffer requirement		0.19%	
EU-31a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		2.00%	
Memorandum items				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) CRR		587,890	

Template EU TLAC3 - Creditor ranking - resolution entity								
30/6/2026		insolvency ranking						Sum of 1 to 11
		1	2	3	7	10	11	
		(most junior)					(most senior)	
1	Description of insolvency ranking (free text)	Common equity Tier 1 instruments	Additional Tier 1 instruments	Tier 2 capital instruments	Other liabilities	Employee Liabilities that have a preferential status by law	Dutch Tax and social security authority Claims that have a preferential status by law	
2	**Total liabilities and own funds**	**49,625**	**8,916**	**10,170**	**49,252**		**41**	**118,005**
3	o/w excluded liabilities				86		41	127
4	Total liabilities and own funds less excluded liabilities	49,625	8,916	10,170	49,166			117,878
5	Subset of row 4 that are own funds and liabilities potentially eligible for meeting (TLAC)	49,625	8,916	10,170	47,126			115,838
6	o/w residual maturity ≥ 1 year < 2 years				4,872			4,872
7	o/w residual maturity ≥ 2 year < 5 years				22,608			22,608
8	o/w residual maturity ≥ 5 years < 10 years			7,896	15,603			23,499
9	o/w residual maturity ≥ 10 years, but excluding perpetual securities			2,275	4,043			6,318
10	o/w perpetual securities	49,625	8,916					58,542

Credit Risk

Credit Quality

Template EU CR1 - Performing and non-performing exposures and related provisions

30/6/2026	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Cash balances at central banks and other demand deposits	66,990	65,656	1,334				-14		-14					20	
Loans and advances	874,383	717,839	66,554	13,431		13,187	-1,538	-401	-1,137	-4,493		-4,468	-126	685,161	6,553
Central banks	5,583	3,080												5,549	
General governments	25,653	24,675	313	204		204	-9	-6	-3	-11		-11		8,307	184
Credit institutions	50,150	23,633	195	63		63	-3	-3		-12		-12		40,553	49
Other financial corporations	115,107	55,307	2,628	370		370	-29	-14	-15	-163		-163		91,150	44
Non-financial corporations	251,774	222,369	26,161	7,427		7,390	-804	-190	-614	-2,947		-2,927	-126	147,991	3,166
Of which SMEs	39,922	34,772	5,150	1,829		1,829	-187	-43	-145	-739		-739		33,642	861
Households	426,116	388,775	37,257	5,367		5,160	-693	-188	-504	-1,360		-1,355		391,612	3,110
Debt securities	128,336	124,773	9				-32	-32						1,579	
Central banks	5,415	4,998													
General governments	93,706	93,074	9				-30	-30							
Credit institutions	20,933	20,917					-1	-1						46	
Other financial corporations	7,859	5,452					-1	-1						1,366	
Non-financial corporations	423	332												167	
Off-balance-sheet exposures	317,883	232,196	17,837	809		809	62	26	36	75		75		58,183	207
Central banks	104	4													
General governments	9,283	8,363	146											278	

Credit institutions	5,768	5,369	90				2	2						13	
Other financial corporations	34,379	28,111	2,572	56		56	2	1	1	4		4		10,414	2
Non-financial corporations	227,893	151,141	13,947	716		716	52	20	32	70		70		25,935	189
Households	40,455	39,207	1,081	37		37	5	2	3	1		1		21,543	16
Total	**1,387,592**	**1,140,465**	**85,733**	**14,240**		**13,996**	**-1,646**	**-459**	**-1,187**	**-4,568**		**-4,543**	**-126**	**744,943**	**6,760**

Template EU CR1-A: Maturity of exposures

30/6/2026	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	236,721	172,395	266,218	517,396		1,192,731
Debt securities		15,483	49,085	57,446		122,014
Total	**236,721**	**187,878**	**315,303**	**574,842**		**1,314,744**

Template EU CR2: Changes in the stock of non-performing loans and advances

30/6/2026	Gross carrying amount
Initial stock of non-performing loans and advances	**12,767**
Inflows to non-performing portfolios	4,123
Outflows from non-performing portfolios	-3,459
Outflows due to write-offs	495
Outflow due to other situations	-2,965
Final stock of non-performing loans and advances	**13,431**

Template EU CQ1: Credit quality of forborne exposures								
30/6/2026	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired				
Cash balances at central banks and other demand deposits								
Loans and advances	8,999	6,401	6,401	6,390	-185	-2,028	9,385	2,947
Central banks								
General governments	1	12	12	12			12	12
Credit institutions								
Other financial corporations	94	323	323	323	-1	-146	64	19
Non-financial corporations	5,527	4,121	4,121	4,111	-149	-1,521	4,857	1,656
Households	3,377	1,945	1,945	1,944	-35	-361	4,452	1,260
Debt Securities								
Loan commitments given	1,213	281	281	281	13	14	431	27
Total	**10,212**	**6,682**	**6,682**	**6,671**	**-198**	**-2,042**	**9,816**	**2,974**

Non-performing by geography

Template EU CQ4: Quality of non-performing exposures by geography							
30/6/2026	Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which subject to impairment			
			Of which defaulted				
On-balance-sheet exposures	**1,083,140**		**13,431**		**-6,077**		
Netherlands	220,901		1,790		-731		
Belgium & Luxembourg	149,901		3,504		-1,202		
Germany	168,181		1,871		-774		
UK	34,438		160		-56		
France	42,839		180		-105		
Spain	50,834		528		-340		
Poland	61,725		1,621		-1,193		
Italy	28,420		392		-239		
Other Europe	63,680		1,247		-534		
America	95,098		1,059		-600		
Africa	2,036		227		-10		
Asia	82,209		333		-200		
Australia	65,096		520		-92		
Other countries	17,782						
Off-balance-sheet exposures	**318,692**		**809**			**137**	
Netherlands	54,251		135				
Belgium & Luxembourg	35,516		193			13	
Germany	36,737		45			20	
UK	14,308		12			18	
France	10,016		79			16	
Spain	5,725		3			4	
Poland	15,261		25			16	
Italy	8,721		3			4	
Other Europe	37,297		208			14	
America	55,345		86			8	

Africa	766					1	
Asia	32,901		13			7	
Australia	11,490		7			17	
Other countries	359						
Total	**1,401,832**		**14,240**		**-6,077**	**137**	

Columns "Of which non-performing" and "of which subject to impairment" are kept empty (greyed) in line with the requirements for institutions with an NPL ratio lower than 5%

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry						
30/6/2026	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment		
			Of which defaulted			
Agriculture, forestry and fishing	3,936		74		-38	
Mining and quarrying	5,345		183		-78	
Manufacturing	52,590		2,193		-1,309	
Electricity, gas, steam & air conditioning supply	23,620		324		-121	
Water supply	2,643		37		-32	
Construction	7,079		325		-200	
Wholesale and retail trade	41,246		1,366		-755	
Transport and storage	24,501		560		-168	
Accommodation & food service activities	2,883		38		-26	
Information & communication	21,181		535		-247	
Real estate activities	39,332		1,247		-420	
Financial and insurance activities						
Professional, scientific & technical activities	9,352		280		-176	
Administrative & support service activities	14,183		171		-107	
Public admin. & defense, compulsory soc. security	1,938					
Education	312		8		-4	
Human health services & social work activities	5,998		46		-42	
Arts, entertainment & recreation	1,062		19		-10	
Other services	2,000		23		-16	
Total	**259,200**		**7,427**		**-3,751**	

Columns "Of which non-performing" and "of which subject to impairment" are kept empty (greyed) in line with the requirements for institutions with an NPL ratio lower than 5%

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques					
30/6/2026	Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	
					Of which secured by credit derivatives
Loans and advances	257,045	691,714	637,855	53,859	
Debt securities	126,725	1,579		1,579	
Total	**383,771**	**693,293**	**637,855**	**55,438**	
Of which non-performing exposures	2,385	6,553	5,182	1,370	
Of which defaulted	2,385	6,553			

Template EU CQ7: Collateral obtained by taking possession and execution processes		
30/6/2026	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	3	
Other than PP&E	2	-1
Residential immovable property	1	
Commercial Immovable property	2	-1
Movable property (auto, shipping, etc.)		
Equity and debt instruments		
Other collateral		
Total	**6**	**-1**

Internal Rating Based approach (IRB)

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach		
		Risk-weighted exposure amount
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**189,263**
2	Asset size (+/-)	1,370
3	Asset quality (+/-)	-384
4	Model updates (+/-)	181
5	Methodology and policy (+/-)	-603
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	540
8	Other (+/-)	1,466
9	**Risk weighted exposure amount as at the end of the reporting period**	**191,833**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB CORP. OTH.												
0.00 to <0.15	1,777	909	33.09%	2,081	0.13%	3,952	27.84%	3	344	16.55%	1	
0.00 to <0.10	33	2	32.76%	34	0.08%	308	22.17%	4	5	16.11%		
0.10 to <0.15	1,744	907	33.09%	2,047	0.13%	3,644	27.94%	3	339	16.56%	1	
0.15 to <0.25	2,425	1,082	37.53%	2,834	0.20%	4,474	28.42%	3	694	24.50%	2	-2
0.25 to <0.50	7,205	2,476	36.13%	8,119	0.34%	10,109	28.83%	3	2,378	29.29%	8	-3
0.50 to <0.75	5,573	2,045	39.48%	6,397	0.63%	12,550	31.69%	3	2,905	45.41%	13	-5
0.75 to <2.50	11,465	3,253	40.53%	12,812	1.37%	21,932	32.36%	3	7,676	59.91%	58	-21
0.75 to <1.75	8,314	2,384	39.98%	9,293	1.20%	16,994	31.90%	3	5,240	56.38%	36	-14
1.75 to <2.5	3,151	869	42.03%	3,520	1.80%	4,938	33.56%	3	2,436	69.22%	21	-7
2.50 to <10.00	7,791	1,787	40.59%	8,548	4.71%	10,503	35.84%	3	7,606	88.98%	144	-75
2.5 to <5	5,866	1,316	40.69%	6,428	3.55%	7,588	35.81%	3	5,292	82.33%	82	-38
5 to <10	1,925	472	40.29%	2,120	8.25%	2,915	35.94%	3	2,314	109.13%	62	-37
10.00 to <100.00	1,193	239	33.04%	1,277	27.31%	29,722	39.54%	2	2,032	159.08%	136	-77
10 to <20	565	115	27.83%	601	13.69%	5,620	40.36%	2	912	151.82%	32	-23
20 to <30	165	32	28.76%	175	24.66%	909	36.44%	2	289	165.07%	16	-11
30.00 to <100.00	462	92	41.08%	501	44.55%	23,193	39.64%	2	830	165.67%	88	-43
100.00 (Default)	1,931	157	41.68%	2,008	100.00%	15,002	61.02%	2	2,461	122.56%	1,029	-891
Subtotal (exposure class)	**39,361**	**11,948**	**38.90%**	**44,076**	**7.23%**	**108,244**	**33.48%**	**3**	**26,096**	**59.95%**	**1,390**	**-1,074**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB CORP. SPEC. LEN.												
0.00 to <0.15	11,808	2,357	93.25%	14,007	0.13%	777	10.65%	3	1,050	7.50%	2	
0.00 to <0.10						4				%		
0.10 to <0.15	11,808	2,357	93.25%	14,007	0.13%	773	10.65%	3	1,050	7.50%	2	
0.15 to <0.25	9,427	2,251	74.48%	11,104	0.20%	617	13.75%	3	1,487	13.39%	3	-1
0.25 to <0.50	5,938	542	69.00%	6,313	0.36%	399	10.08%	3	799	12.65%	2	-1
0.50 to <0.75	3,121	435	55.85%	3,364	0.53%	432	12.95%	2	614	18.24%	2	-1
0.75 to <2.50	12,093	2,541	40.56%	13,124	1.19%	2,571	15.75%	3	3,927	29.92%	26	-5
0.75 to <1.75	9,565	1,748	42.25%	10,303	0.95%	2,179	14.65%	3	2,707	26.27%	15	-3
1.75 to <2.5	2,529	793	36.84%	2,821	2.05%	392	19.79%	3	1,221	43.27%	11	-2
2.50 to <10.00	2,747	1,408	40.28%	3,315	4.52%	572	22.52%	2	1,851	55.83%	34	-4
2.5 to <5	1,847	1,037	39.07%	2,252	3.57%	400	22.07%	2	1,162	51.59%	18	-2
5 to <10	901	371	43.64%	1,063	6.51%	172	23.46%	2	689	64.81%	16	-2
10.00 to <100.00	618	110	33.11%	655	23.10%	169	19.21%	2	497	75.84%	25	-6
10 to <20	287	82	36.98%	317	12.67%	97	20.10%	3	231	72.81%	8	-2
20 to <30	205	10	22.86%	207	22.19%	22	23.83%	2	210	101.30%	11	-2
30.00 to <100.00	126	18	21.46%	130	49.95%	50	9.67%	1	56	42.69%	6	-2
100.00 (Default)	881	135	30.93%	923	100.00%	248	47.45%	1	1,481	160.49%	319	-279
Subtotal (exposure class)	**46,634**	**9,781**	**65.11%**	**52,804**	**2.92%**	**5,785**	**14.19%**	**3**	**11,706**	**22.52%**	**414**	**-297**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB RET. OTH.												
0.00 to <0.15	1,181	339	49.77%	1,347	0.11%	672,755	28.55%		88	6.56%		
0.00 to <0.10	523	111	52.51%	580	0.08%	55,380	29.90%		36	6.12%		
0.10 to <0.15	659	228	48.44%	767	0.13%	617,375	27.52%		53	6.89%		
0.15 to <0.25	2,008	393	49.27%	2,201	0.19%	494,790	30.31%		244	11.08%	1	-1
0.25 to <0.50	4,061	352	45.66%	4,222	0.36%	300,153	33.82%		806	19.09%	5	-2
0.50 to <0.75	2,351	277	46.22%	2,479	0.63%	247,182	37.75%		719	29.01%	6	-3
0.75 to <2.50	7,606	746	43.18%	7,931	1.41%	413,845	42.63%		3,676	46.35%	49	-23
0.75 to <1.75	5,021	486	44.51%	5,240	1.11%	306,331	40.44%		2,093	39.94%	24	-11
1.75 to <2.5	2,585	260	40.70%	2,691	2.01%	107,514	46.88%		1,583	58.82%	25	-12
2.50 to <10.00	4,117	219	48.80%	4,230	4.99%	252,836	47.10%		2,794	66.04%	97	-60
2.5 to <5	2,481	142	47.80%	2,552	3.55%	132,468	49.82%		1,717	67.27%	45	-28
5 to <10	1,637	77	50.62%	1,678	7.19%	120,368	42.97%		1,077	64.18%	52	-32
10.00 to <100.00	643	23	41.47%	652	28.88%	149,336	46.74%		639	97.96%	86	-64
10 to <20	343	13	36.26%	347	15.15%	42,532	48.24%		319	92.12%	25	-21
20 to <30	94	5	45.73%	97	24.87%	5,696	41.47%		91	94.19%	10	-9
30.00 to <100.00	206	5	50.80%	209	53.55%	101,108	46.71%		228	109.40%	51	-34
100.00 (Default)	835	14	39.42%	842	100.00%	96,859	74.10%		1,377	163.60%	514	-387
Subtotal (exposure class)	**22,803**	**2,364**	**45.64%**	**23,905**	**6.00%**	**2,627,756**	**40.82%**		**10,343**	**43.84%**	**759**	**-540**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB RET. QUAL. REVOL.												
0.00 to <0.15	162	2,614	52.96%	1,547	0.13%	1,131,455	62.73%		70	4.53%	1	
0.00 to <0.10												
0.10 to <0.15	162	2,614	52.96%	1,547	0.13%	1,131,455	62.73%		70	4.53%	1	
0.15 to <0.25	148	1,975	53.30%	1,203	0.20%	985,303	65.48%		84	7.00%	2	
0.25 to <0.50	69	963	58.73%	635	0.30%	467,230	70.32%		66	10.40%	1	
0.50 to <0.75	98	452	69.80%	418	0.59%	267,837	66.94%		71	16.93%	2	
0.75 to <2.50	296	409	68.94%	593	1.39%	320,655	65.41%		189	31.92%	5	-2
0.75 to <1.75	256	338	69.47%	502	1.24%	252,727	64.05%		143	28.53%	4	-1
1.75 to <2.5	40	71	66.43%	91	2.21%	67,928	72.90%		46	50.58%	1	-1
2.50 to <10.00	162	135	73.93%	275	4.58%	205,730	70.18%		217	78.98%	9	-6
2.5 to <5	113	96	73.04%	190	3.45%	101,850	69.21%		124	65.09%	5	-3
5 to <10	49	39	76.12%	85	7.08%	103,880	72.33%		94	109.83%	4	-3
10.00 to <100.00	47	17	70.65%	68	23.24%	41,084	70.67%		120	176.59%	11	-6
10 to <20	29	13	72.68%	44	13.90%	27,917	70.60%		68	155.93%	4	-3
20 to <30	2	1	51.26%	3	25.34%	1,852	57.50%		5	163.87%		
30.00 to <100.00	15	4	69.25%	21	42.12%	11,315	72.63%		47	220.71%	6	-3
100.00 (Default)	19	7	19.28%	20	100.00%	18,327	109.14%		76	372.59%	16	-11
Subtotal (exposure class)	**1,000**	**6,572**	**63.38%**	**4,760**	**4.26%**	**3,437,621**	**67.32%**		**893**	**41.66%**	**47**	**-26**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB RET. REC. RES.												
0.00 to <0.15	199,988	9,899	38.67%	203,816	0.10%	1,187,315	23.71%		11,382	5.58%	46	-21
0.00 to <0.10	107,421	6,733	40.51%	110,148	0.07%	688,333	24.86%		5,189	4.71%	18	-6
0.10 to <0.15	92,568	3,166	34.75%	93,668	0.13%	498,982	22.35%		6,193	6.61%	28	-15
0.15 to <0.25	66,458	2,002	39.22%	67,244	0.18%	289,824	19.21%		5,149	7.66%	24	-17
0.25 to <0.50	51,572	1,643	41.65%	52,257	0.34%	204,964	21.54%		6,668	12.76%	38	-30
0.50 to <0.75	20,252	492	45.88%	20,479	0.64%	81,894	17.12%		3,391	16.56%	23	-9
0.75 to <2.50	18,975	1,341	40.73%	19,523	1.38%	91,107	21.52%		6,655	34.09%	55	-43
0.75 to <1.75	15,478	745	41.27%	15,787	1.20%	78,169	22.32%		5,289	33.50%	40	-27
1.75 to <2.5	3,498	596	40.06%	3,736	2.14%	12,938	18.12%		1,366	36.56%	14	-16
2.50 to <10.00	7,953	142	41.36%	8,014	4.38%	38,210	21.46%		5,032	62.78%	72	-77
2.5 to <5	5,231	92	41.70%	5,272	3.32%	24,624	23.09%		3,137	59.51%	40	-47
5 to <10	2,722	50	40.75%	2,743	6.43%	13,586	18.31%		1,894	69.06%	32	-31
10.00 to <100.00	4,242	45	39.56%	4,260	22.76%	19,637	20.24%		4,779	112.17%	203	-183
10 to <20	2,535	35	39.39%	2,550	14.75%	10,833	19.21%		2,572	100.85%	71	-83
20 to <30	423	3	41.36%	424	24.45%	2,850	25.96%		694	163.59%	26	-14
30.00 to <100.00	1,283	7	39.80%	1,286	38.08%	5,954	20.41%		1,513	117.65%	105	-86
100.00 (Default)	3,346	20	37.84%	3,354	100.00%	18,265	44.88%		5,955	177.54%	1,043	-465
Subtotal (exposure class)	**372,787**	**15,584**	**39.74%**	**378,948**	**1.49%**	**1,931,216**	**22.24%**		**49,009**	**12.97%**	**1,503**	**-846**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

A-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
A-IRB TOTAL												
Total (all exposures classes)	482,585	46,249	47.53%	504,492	2.28%	6,642,627	23.65%	3	98,047	19.35%	4,113	-2,784

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

F-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
F-IRB INST.												
0.00 to <0.15	17,641	9,137	19.75%	19,446	0.08%	1,249	32.50%	2	3,596	18.49%	5	-2
0.00 to <0.10	14,287	7,658	21.02%	15,898	0.08%	928	34.71%	2	2,892	18.19%	4	-2
0.10 to <0.15	3,354	1,479	13.17%	3,548	0.12%	321	22.61%	3	705	19.86%	1	-1
0.15 to <0.25	4,557	2,860	34.21%	5,536	0.21%	510	25.47%	2	1,498	27.06%	3	-1
0.25 to <0.50	5,744	4,288	34.84%	7,238	0.34%	700	27.16%	2	2,693	37.20%	7	-2
0.50 to <0.75	2	93	20.01%	21	0.69%	59	45.00%		14	67.14%		
0.75 to <2.50	1,093	862	21.51%	1,278	1.46%	145	39.07%	1	1,162	90.93%	8	-4
0.75 to <1.75	451	398	24.00%	547	0.91%	85	33.50%	1	378	69.13%	2	-1
1.75 to <2.5	642	464	19.38%	731	1.87%	60	43.24%	1	784	107.22%	6	-3
2.50 to <10.00		3	18.17%		3.25%	13	45.00%		1	126.59%		
2.5 to <5		2	20.00%		3.25%	10	45.00%		1	126.58%		
5 to <10					7.17%	3	45.00%	1		152.69%		
10.00 to <100.00	4	7	31.58%	6	16.59%	280	31.01%	2	11	180.94%		
10 to <20	4	7	32.38%	6	16.32%	272	30.54%	2	11	178.73%		
20 to <30		1	21.40%		22.77%	6	45.00%	1		246.08%		
30.00 to <100.00					43.63%	2	45.00%	3		258.30%		
100.00 (Default)	9		50.00%	9	100.00%	10	44.33%	1			4	-9
Subtotal (exposure class)	**29,050**	**17,249**	**25.08%**	**33,534**	**0.24%**	**2,966**	**30.59%**	**2**	**8,975**	**26.28%**	**27**	**-18**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range												
30/06/2026												
F-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
F-IRB PUBL. SECTOR												
0.00 to <0.15						1						
0.00 to <0.10												
0.10 to <0.15						1						
0.15 to <0.25												
0.25 to <0.50												
0.50 to <0.75												
0.75 to <2.50												
0.75 to <1.75												
1.75 to <2.5												
2.50 to <10.00												
2.5 to <5												
5 to <10												
10.00 to <100.00					16.32%	1	45.00%	1		210.82%		
10 to <20					16.32%	1	45.00%	1		210.82%		
20 to <30												
30.00 to <100.00												
100.00 (Default)												
Subtotal (exposure class)					**16.32%**	**2**	**45.00%**	**1**		**210.82%**		

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

F-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
F-IRB CORP. OTH.												
0.00 to <0.15	153,438	76,882	23.91%	171,825	0.09%	3,733	13.18%	1	12,753	7.42%	21	-9
0.00 to <0.10	101,978	51,624	23.73%	114,230	0.07%	2,213	13.14%	1	7,267	6.36%	11	-5
0.10 to <0.15	51,461	25,258	24.29%	57,595	0.13%	1,520	13.25%	1	5,486	9.52%	10	-4
0.15 to <0.25	28,129	21,456	24.42%	33,369	0.19%	1,474	19.76%	2	6,192	18.56%	13	-7
0.25 to <0.50	36,506	24,480	22.93%	42,119	0.33%	2,804	22.58%	2	11,968	28.42%	32	-18
0.50 to <0.75	17,790	7,069	28.00%	19,770	0.60%	1,412	15.77%	2	5,261	26.61%	19	-10
0.75 to <2.50	22,478	11,003	28.40%	25,604	1.27%	2,886	19.62%	2	11,221	43.83%	66	-42
0.75 to <1.75	22,415	10,924	28.45%	25,523	1.26%	2,689	19.58%	2	11,161	43.73%	65	-42
1.75 to <2.5	63	79	22.65%	81	2.09%	197	33.60%	1	60	74.03%	1	
2.50 to <10.00	8,810	2,915	26.44%	9,581	4.38%	1,379	14.81%	2	4,273	44.60%	59	-51
2.5 to <5	4,316	1,828	24.66%	4,768	3.11%	942	18.23%	2	2,432	51.00%	27	-24
5 to <10	4,493	1,088	29.43%	4,813	5.63%	437	11.43%	1	1,841	38.25%	31	-27
10.00 to <100.00	1,651	1,121	30.12%	1,989	22.40%	1,945	33.46%	2	3,311	166.45%	149	-171
10 to <20	783	812	31.17%	1,036	13.35%	1,694	33.69%	3	1,658	159.98%	47	-95
20 to <30	210	81	22.47%	228	21.59%	77	33.00%	1	390	171.23%	16	-7
30.00 to <100.00	659	228	29.11%	725	35.60%	174	33.27%	2	1,263	174.20%	86	-69
100.00 (Default)	2,067	189	31.27%	2,126	100.00%	355	37.19%	1			791	-1,073
Subtotal (exposure class)	**270,869**	**145,116**	**24.65%**	**306,382**	**1.30%**	**15,988**	**16.19%**	**2**	**54,980**	**17.81%**	**1,149**	**-1,382**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

F-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
F-IRB CORP. SPEC. LEN.												
0.00 to <0.15	15,321	18,591	23.81%	19,748	0.08%	1,230	36.29%	3	4,232	21.43%	6	-2
0.00 to <0.10	9,889	12,727	25.78%	13,169	0.06%	756	36.82%	3	2,549	19.35%	3	
0.10 to <0.15	5,433	5,864	19.54%	6,578	0.13%	474	35.22%	3	1,683	25.58%	3	-1
0.15 to <0.25	12,978	21,658	19.72%	17,249	0.21%	884	34.05%	3	5,594	32.43%	12	-6
0.25 to <0.50	16,144	23,548	19.94%	20,841	0.39%	1,286	34.74%	3	9,350	44.86%	28	-15
0.50 to <0.75	3,187	3,271	35.37%	4,344	0.72%	331	38.25%	3	2,918	67.16%	12	-9
0.75 to <2.50	5,109	6,115	20.19%	6,344	1.33%	588	34.64%	3	4,670	73.61%	29	-30
0.75 to <1.75	4,329	5,665	19.02%	5,407	1.21%	556	33.83%	3	3,829	70.81%	22	-16
1.75 to <2.5	780	449	34.98%	937	2.02%	32	39.30%	3	841	89.79%	7	-14
2.50 to <10.00	1,095	1,064	20.69%	1,315	4.46%	206	33.67%	2	1,248	94.91%	21	-24
2.5 to <5	685	780	17.46%	821	3.24%	138	30.38%	2	689	83.84%	8	-11
5 to <10	410	284	29.58%	494	6.50%	68	39.15%	2	560	113.30%	13	-13
10.00 to <100.00	941	433	23.84%	1,044	18.80%	328	38.45%	3	1,470	140.77%	76	-63
10 to <20	608	371	21.34%	688	12.64%	287	38.25%	3	706	102.63%	33	-33
20 to <30	12	10	29.72%	14	20.65%	10	36.94%	5	31	214.63%	1	-5
30.00 to <100.00	321	53	40.36%	342	31.08%	31	38.91%	3	734	214.28%	41	-25
100.00 (Default)	875	196	13.48%	901	100.00%	65	37.08%	3			334	-446
Subtotal (exposure class)	**55,651**	**74,875**	**21.84%**	**71,786**	**2.32%**	**4,918**	**35.28%**	**3**	**29,482**	**41.33%**	**519**	**-595**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

30/06/2026

F-IRB	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
F-IRB TOTAL												
Total (all exposures classes)	**355,570**	**237,241**	**23.88%**	**411,703**	**1.28%**	**23,069**	**20.81%**	**2**	**93,437**	**22.47%**	**1,695**	**-1,995**

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques			
30/6/2026		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	Central governments and central banks - F-IRB		
EU 1a	Regional governments and local authorities -F-IRB		7
EU 1b	Public sector entities - F-IRB		21
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sector entities A-IRB		
3	Institutions – F-IRB	9,098	10,572
4	Not applicable		
5	Corporates – F-IRB	84,260	83,185
EU 5a	Corporates - General	54,843	56,579
EU 5b	*Corporates - Specialised lending*	29,417	26,607
EU 5c	*Corporates - Purchased receivables*		
6	Corporate – A-IRB	38,239	37,802
EU 6a	*Corporates - General*	26,371	26,096
EU 6b	*Corporates - Specialised lending*	11,868	11,706
EU 6c	*Corporates - Purchased Receivables*		
7	Not applicable		
8	Not applicable		
EU 8a	Retail - A-IRB	60,441	60,246
9	*Retail – Qualifying revolving (QRRE)*	893	893
10	*Retail – Secured by residential immovable property*	49,041	49,009
EU10a	*Retail – Purchased receivables*		
EU10b	*Retail- Other retail exposures*	10,507	10,343
11	Not applicable		
12	Not applicable		
13	Not applicable		
14	Not applicable		
15	Not applicable		
16	Not applicable		
17	**Exposures under F-IRB**	**93,357**	**93,786**
18	**Exposures under A-IRB**	**98,681**	**98,047**
19	**Total Exposures**	**192,038**	**191,833**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

30/6/2026		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
A-IRB			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)				Part of exposures covered by Other funded credit protection (%)				Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
				Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)				
1	Central governments and central banks														
2	Regional governments and local authorities														
3	Public sector entities														
5	Corporates	96,880	0.18 %	43.23 %	41.29 %	0.44 %	1.50 %					0.13 %		37,802	37,802
5.1	Corporates – General	44,076	0.12 %	9.89 %	6.01 %	0.74 %	3.14 %					0.28 %		26,096	26,096
5.2	Corporates – Specialised lending	52,804	0.23 %	71.05 %	70.74 %	0.19 %	0.13 %					0.01 %		11,706	11,706
5.3	Corporates - Purchased Receivables														
6	Retail	407,612	0.94 %	80.14 %	79.82 %	0.02 %	0.30 %					7.37 %		60,246	60,246
6.1	Retail – Qualifying revolving	4,760	0.88 %	0.03 %	0.02 %							0.04 %		893	893
6.2	Retail – secured by residential immovable property	378,948	0.88 %	84.84 %	84.80 %	0.02 %	0.01 %					7.68 %		49,009	49,009
6.3	Retail - Purchased Receivables														
6.4	Retail - Other retail exposures	23,905	1.98 %	21.63 %	16.63 %	0.06 %	4.93 %	0.05 %		0.05 %		3.90 %		10,343	10,343
7	**Total**	**504,492**	**0.86 %**	**78.29 %**	**75.60 %**	**0.49 %**	**2.20 %**					**6.13 %**		**98,047**	**98,047**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

30/6/2026		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
F-IRB			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)				Part of exposures covered by Other funded credit protection (%)				Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
				Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)				
1	Central governments and central banks														
2	Regional governments and local authorities	23												7	7
3	Public sector entities	91												21	21
4	Institutions	43,084	0.30 %	22.96 %	0.71 %	20.27 %	1.98 %							10,572	10,572
5	Corporates	370,549	47.94 %	9.00 %	1.08 %	2.10 %	5.82 %					0.09 %		83,185	83,185
5	Corporates – General	311,441	56.51 %	5.47 %	1.21 %	2.08 %	2.18 %					0.08 %		56,579	56,579
5	Corporates – Specialised lending	59,108	2.76 %	27.58 %	0.38 %	2.22 %	24.99 %					0.17 %		26,607	26,607
5	Corporates - Purchased Receivables														
6	**Total**	**413,747**	**42.96 %**	**10.45 %**	**1.04 %**	**4.00 %**	**5.41 %**					**0.08 %**		**93,786**	**93,786**

Standardised approach

Template EU CR4 – Standardised approach – Credit risk exposure and CRM effects							
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
Exposure classes		On-Balance Sheet exposures	Off-Balance Sheet exposures	On-Balance Sheet exposures	Off-Balance Sheet exposures	RWAs	RWAs density (%)
1	Central governments or central banks	138,088	1,025	154,905	5,122	3,131	1.96%
2	Non-central government public sector entities	49,300	8,729	48,039	2,983	4,159	8.15%
EU 2a	Regional governments or local authorities	25,973	3,978	27,288	1,519	1,182	4.10%
EU 2b	Public sector entities	23,326	4,751	20,751	1,464	2,976	13.40%
3	Multilateral development banks	6,740		8,757	37		
EU 3a	International organisations	10,027	214	10,027	86		
4	Institutions	150	124	154	59	214	100.78%
5	Covered bonds						
6	Corporates	5,536	8,570	7,327	413	5,468	70.65%
6	Of which: Specialised Lending	77	109	12	15	27	96.93%
7	Subordinated debt exposures and equity						
EU 7a	Subordinated debt exposures	289	5	289	2	427	146.50%
EU 7b	Equity	3,837		3,837		9,592	250.00%
8	Retail	21,101	13,135	18,631	2,787	15,163	70.79%
9	Secured by mortgages on immovable property and ADC exposures	22,419	6,851	22,417	2,606	8,193	32.74%
9.1	*Secured by mortgages on residential immovable property - non IPRE*	17,531	5,740	17,531	2,292	4,868	24.56%
9.2	*Secured by mortgages on residential immovable property - IPRE*	547	8	547	3	204	37.13%
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	3,521	1,060	3,521	296	2,385	62.48%
9.4	*Secured by mortgages on commercial immovable property - IPRE*	684	6	684	2	520	75.74%
9.5	*Acquisition, Development and Construction (ADC)*	136	37	134	13	216	147.76%
10	Exposures in default	908	81	679	6	816	119.07%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings (CIU)	29		29		40	139.88%
EU 10c	Other items						
11	Not applicable						
12	**Total**	**258,425**	**38,735**	**275,091**	**14,100**	**47,203**	**16.32 %**

Template EU CR5 - Standardised approach Post-CCF and Post-CRM Techniques																							
30/6/2026		Risk weight																				**Total**	Of which unrated
Exposure classes[1]		0	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	90%	100%	105%	110%	130%	150%	250%	1250%	Others		
1	Central governments or central banks	154,230	747	2,484					27					566				1,191			782	**160,026**	
2	Non-central government public sector entities	38,544		7,117					5,252					109								**51,022**	
EU 2a	Regional governments or local authorities	23,193		5,539										75								**28,807**	
EU 2b	Public sector entities	15,351		1,578					5,252					35								**22,215**	
3	Multilateral development banks	8,794																				**8,794**	
EU 3a	International organisations	10,113																				**10,113**	
4	Institutions			37	41		1		2					8				122				**212**	
5	Covered bonds																						
6	Corporates			2,226					381			46		5,083			3			1		**7,740**	
6.1	Of which: Specialised Lending													24			3					**28**	
7	Subordinated debt exposures and equity																						
EU 7a	Subordinated debt exposures																	291				**291**	
EU 7b	Equity																		3,837			**3,837**	
8	Retail exposures					186		1,446				19,552		234								**21,418**	
9	Secured by mortgages on immovable property and ADC exposures																						
9.1	Secured by mortgages on residential immovable property - non IPRE																						
9.1.1	no loan splitting applied											1		43								**44**	
9.1.2	loan splitting applied (secured)			18,221																		**18,221**	
9.1.3	loan splitting applied (unsecured)											1,513		45								**1,558**	
9.2	Secured by mortgages on residential immovable property - IPRE				259	164		100		4		7			1			14				**550**	

9.3	Secured by mortgages on commercial immovable property - non IPRE																						
9.3.1	no loan splitting applied																						
9.3.2	loan splitting applied (secured)									3,138												**3,138**	
9.3.3	loan splitting applied (unsecured)								2			52		277								**331**	
9.4	Secured by mortgages on commercial immovable property - IPRE										499		97			72		18				**686**	
9.5	Acquisition, Development and Construction (ADC)													7				140				**146**	
10	Exposures in default													424				261				**685**	
EU 10a	Claims on institutions and corporates with a short-term credit assessment																						
EU 10b	Collective investment undertakings (CIU)																				29	**29**	
EU 10c	Other items																						
11	Not applicable																						
EU 11c	**Total**	**211,680**	**747**	**30,085**	**300**	**350**	**1**	**1,546**	**5,665**	**3,142**	**499**	**21,173**	**97**	**7,143**	**1**	**72**	**3**	**2,037**	**3,837**	**2**	**810**	**289,191**	

[1] The columns 2%, 4%, 80%, 370%, 400% were omitted as they do not present any values

Template EU CR10.5 – Equity exposures under Articles 133 (3) to (6) and Article 495a(3) CRR

30/6/2026			
Equity exposures under Articles 133 (3) to (6) and Article 495a(3) CRR			
Equity exposures	On balance sheet amount	Off balance sheet amount	Risk weighted exposure amount
Total	3,837		9,592

Counterparty Credit Risk

Template EU CCR3 - Standardised approach CCR exposures by regulatory portfolio and risk

30/6/2026		Risk Weight											
	Exposure Class	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total
1	Central governments or central banks	5,959				848	7			12		36	**6,862**
2	Regional government or local authorities	123				30							**152**
3	Public sector entities	260				957	54			9			**1,280**
4	Multilateral development banks	7,706											**7,706**
5	International organisations	21											**21**
6	Institutions		160										**160**
7	Corporates						1		4	112	1		**117**
8	Retail								6				**6**
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**	**14,068**	**160**			**1,835**	**62**		**10**	**133**	**1**	**36**	**16,304**

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

30/6/2026 **PD Scale**	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
Institutions (F-IRB)							
0.00 to <0.15	12,111	0.08%	978	45%	1	2,024	17%
0.15 to <0.25	419	0.21%	192	44%	1	119	28%
0.25 to <0.50	392	0.35%	423	45%	1	183	47%
0.50 to <0.75	19	0.63%	13	41%	1	3	16%
0.75 to <2.50	266	1.26%	522	45%		233	87%
2.50 to <10.00	2	4.60%	40	45%		4	141%
10.00 to <100.00	63	16.32%	307	45%		145	230%
100.00 (Default)			1				
Sub-total	**13,273**	**0.20%**	**2,476**	**45%**	**1**	**2,710**	**20%**
Corporates (F-IRB)							

0.00 to <0.15	9,597	0.19%	1,045	81%	2	1,513	32%
0.15 to <0.25	3,054	0.42%	724	81%	2	834	56%
0.25 to <0.50	3,160	0.73%	1,329	81%	2	1,227	80%
0.50 to <0.75	1,009	1.34%	427	78%	2	519	106%
0.75 to <2.50	1,116	2.53%	924	79%	2	783	142%
2.50 to <10.00	253	8.85%	306	80%	2	280	206%
10.00 to <100.00	89	37.29%	295	82%	2	178	394%
100.00 (Default)	9	200.00%	24	80%	2		
Sub-total	**18,286**	**1.37%**	**5,074**	**80%**	**2**	**5,334**	**68%**
Corporates (A-IRB)							
0.00 to <0.15	152	0.23%	386	118%	2	17	44%
0.15 to <0.25	180	0.37%	286	123%	2	29	75%
0.25 to <0.50	76	0.70%	483	78%	2	22	62%
0.50 to <0.75	34	1.18%	317	84%	2	16	95%
0.75 to <2.50	135	2.42%	600	88%	2	68	129%
2.50 to <10.00	19	9.64%	317	94%	2	27	237%
10.00 to <100.00	3	63.38%	85	92%	2	6	351%
100.00 (Default)	1	100.00%	54	41%	1	1	91%
Sub-total	**600**	**3.48%**	**2,528**	**89%**	**2**	**186**	**100%**
Retail (A-IRB)							
0.00 to <0.15	8	0.08	120	129%		2	24%
0.15 to <0.25	2	0.19	44	138%		1	54%
0.25 to <0.50		0.31	40	77%			42%
0.50 to <0.75		0.67	30	81%			52%
0.75 to <2.50		2.32	75	133%			174%
2.50 to <10.00		3.06	27	104%			111%
10.00 to <100.00			1				
100.00 (Default)			3				
Sub-total	**10**	0.16	**340**	**128%**		**3**	**34%**
Total (all CCR relevant exposure classes)	**32,172**	**1.19%**	**10,376**	**75%**	**2**	**8,233**	**56%**

All figures are in € millions, except for the number of obligors.

RWA density is the average risk weight.

Template EU CCR5 – Composition of collateral for CCR exposures								
30/6/2026	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
Collateral type	Segregated	Un-Segregated	Segregated	Un-Segregated	Segregated	Un-Segregated	Segregated	Un-Segregated
Cash – domestic currency	4,738	2,414	1,052	2,301		585		2,623
Cash – other currencies	589	2,065	2,023	1,625		400		1,091
Domestic sovereign debt	1,152	457	4,555	379	1	37,719	893	46,382
Other sovereign debt	1,766	742	2,868	37		102,439	767	87,781
Government agency debt						314		312
Corporate bonds	649	490	1,521			17,241		22,325
Equity securities						31,280	74	22,723
Other collateral	422	73				78,748		94,487
Total	**9,316**	**6,241**	**12,018**	**4,343**	**1**	**268,726**	**1,734**	**277,724**

Excluding exposure class securitisation

Template EU CCR8 – Exposures to CCPs			
		30/6/2026	
		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		**652**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	8,508	191
3	(i) OTC derivatives	4,350	89
4	(ii) Exchange-traded derivatives	1,986	58
5	(iii) SFTs	2,172	43
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions	1,312	462
10	Unfunded default fund contributions	1	
11	**Exposures to non-QCCPs (total)**		**42**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	31	13
13	(i) OTC derivatives	5	5
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs	26	8
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions	2	29
20	Unfunded default fund contributions		

Template EU CCR6 - Credit derivatives exposures

	30/6/2026	
	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	11,625	8,449
Index credit default swaps	28,003	21,903
Total return swaps	3,198	
Credit options		
Other credit derivatives		
Total notionals	**42,827**	**30,352**
Fair values		
Positive fair value (asset)	18	898
Negative fair value (liability)	-1,158	

Template EU CCR1 – Analysis of CCR exposure by approach

30/6/2026		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)				1.4				
EU-2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)	8,249	16,529		1.4	45,281	33,555	33,442	6,811
2	IMM (for derivatives and SFTs)								
2a	Of which securities financing transactions netting sets								
2b	Of which derivatives and long settlement transactions netting sets								
2c	Of which from contractual cross-product netting sets								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					19,921	19,921	14,904	1,974
5	VaR for SFTs								
6	**Total**					**65,202**	**53,476**	**48,346**	**8,785**

Credit valuation adjustment risk

Template EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)		
		30/6/2026
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	2,228
2	Risk weighted exposure amount as at the end of the current reporting period	1,807

Securitisations

Template EU-SEC1 - Securitisation exposures in the non-trading book																
30/6/2026		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS			of which SRT		STS	Non-STS			STS	Non-STS		
			of which SRT		of which SRT											
1	**Total exposures**					**16,788**	**16,788**	**16,788**	**5,448**	**7,488**		**12,936**	**3,944**	**762**		**4,707**
2	Retail (total)								1,500	5,951		7,451	1,982	132		2,114
3	residential mortgage								49	1,151		1,200	747	132		878
4	credit card								200	2,050		2,250				
5	other retail exposures								1,251	2,750		4,001	1,235			1,235
6	re-securitisation															
7	Wholesale (total)					16,788	16,788	16,788	3,948	1,537		5,485	1,962	631		2,593
8	loans to corporates					13,377	13,377	13,377		355		355				
9	commercial mortgage															
10	lease and receivables					3,411	3,411	3,411	3,948	1,057		5,005	1,962	631		2,593
11	other wholesale									124		124				
12	re-securitisation															

Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor																		
30/6/2026		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-IRBA	SEC-ERBA (including IAA)	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	**Total exposures**	**23,869**	**619**	**175**	**1**		**13,377**	**428**	**10,860**		**1,579**	**53**	**1,661**	**3**	**126**	**4**	**133**	
2	Traditional transactions	7,410	292	175				428	7,450			53	1,118	3		4	89	
3	Securitisation	7,410	292	175				428	7,450			53	1,118	3		4	89	
4	Retail	5,279						144	5,311			20	828			2	66	
5	Of which STS	786							741				74				6	
6	Wholesale	2,131	292					284	2,139			33	290	3		3	23	
7	Of which STS	1,545						270	1,275			30	128	3		2	10	
8	Re-securitisation																	
9	Synthetic transactions	16,459	328		1		13,377		3,411		1,579		543		126		43	
10	Securitisation	16,459	328		1		13,377		3,411		1,579		543		126		43	
11	Retail underlying																	
12	Wholesale	16,459	328		1		13,377		3,411		1,579		543		126		43	
13	Re-securitisation																	

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

30/6/2026		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	**Total exposures**	**4,611**	**95**		**1**			**2,364**	**2,343**			**240**	**304**			**19**	**24**	
2	Traditional securitisation	4,611	95		1			2,364	2,343			240	304			19	24	
3	Securitisation	4,611	95		1			2,364	2,343			240	304			19	24	
4	Retail underlying	2,099	15					1,238	876			127	94			10	8	
5	Of which STS	1,967	15					1,238	745			127	74			10	6	
6	Wholesale	2,512	80		1			1,126	1,467			113	210			9	17	
7	Of which STS	1,962						1,126	836			113	89			9	7	
8	Re-securitisation																	
9	Synthetic securitisation																	
10	Securitisation																	
11	Retail underlying																	
12	Wholesale																	
13	Re-securitisation																	

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments				
30/6/2026		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
1	**Total exposures**	**100,750**	**468**	
2	Retail (total)	24,828	31	
3	residential mortgage	5,629	26	
4	credit card	8,868		
5	other retail exposures	10,331	5	
6	re-securitisation			
7	Wholesale (total)	75,923	436	
8	loans to corporates	21,017	4	
9	commercial mortgage			
10	lease and receivables	52,862	432	
11	other wholesale	2,043		
12	re-securitisation			

Market Risk

Template EU MR1 - Market risk under the standardised approach		
		30/6/2026
		RWA
	Outright products	
1	Interest rate risk (general and specific)	39
2	Equity risk (general and specific)	
3	Foreign exchange risk	3,871
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	Securitisation (specific risk)	
9	**Total**	**3,910**

Template EU MR2-A - Market risk under internal model approach

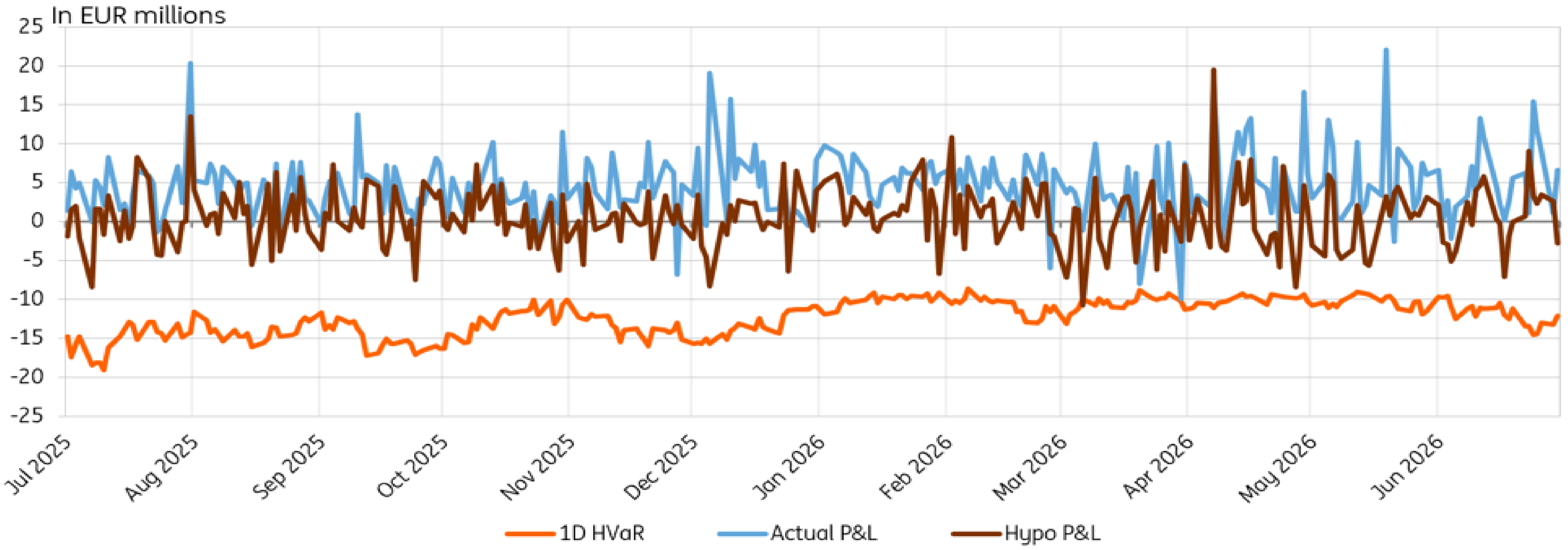
		30/6/2026		31/12/2025	
		RWA	Total own funds requirements	RWA	Total own funds requirements
1	**VaR (higher of values a and b)**	**1,346**	**108**	**1,521**	**122**
(a)	Previous day's VaR (VaRt-1)		42		33
(b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		108		122
2	**SVaR (higher of values a and b)**	**3,122**	**250**	**2,877**	**230**
(a)	Latest available SVaR (SVaRt-1)		96		51
(b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		250		230
3	**IRC (higher of values a and b)**	**1,640**	**131**	**2,014**	**161**
(a)	Most recent IRC measure		124		144
(b)	12 weeks average IRC measure		131		161
4	**Comprehensive risk measure (higher of values a, b and c)**				
(a)	Most recent risk measure of comprehensive risk measure				
(b)	12 weeks average of comprehensive risk measure				
(c)	Comprehensive risk measure – Floor				
5	**Other**	**198**	**16**	**582**	**47**
6	**Total**	**6,307**	**505**	**6,994**	**560**

Template EU MR2-B - RWA flow statements of market risk exposures under the IMA									
								30/6/2026		31/3/2026
		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**	**1,215**	**2,741**	**2,919**		**530**	**7,405**	**592**	**6,994**	**560**
1a	Regulatory adjustment	819	1,740	124			2,683	215	3,553	284
1b	RWEAs at the previous quarter-end (end of the day)	396	1,001	2,795		530	4,722	378	3,441	275
2	Movement in risk levels	125	194	-1,245		-332	-1,258	-101	1,281	102
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)	521	1,195	1,550		198	3,464	277	4,722	378
8b	Regulatory adjustment	825	1,927	90			2,842	227	2,683	215
8	**RWEAs at the end of the disclosure period**	**1,346**	**3,122**	**1,640**		**198**	**6,307**	**505**	**7,405**	**592**

Template EU MR3 - IMA values for trading portfolios

		30/6/2026
VaR (10 day 99%)		
1	Maximum value	54
2	Average value	36
3	Minimum value	23
4	Period end	42
SVaR (10 day 99%)		
5	Maximum value	107
6	Average value	71
7	Minimum value	47
8	Period end	96
IRC (99.9%)		
9	Maximum value	355
10	Average value	157
11	Minimum value	46
12	Period end	124
Comprehensive risk measure (99.9%)		
13	Maximum value	Not applicable
14	Average value	Not applicable
15	Minimum value	Not applicable
16	Period end	Not applicable

Template EU MR4 - Consolidated trading VaR ING Bank



Interest rate risk in the banking book (IRRBB)

Template EU IRRBB1 - Interest rate risks of non-trading book activities					
		30/6/2026			
Supervisory shock scenarios		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	-5,733	-4,817	404	439
2	Parallel down	724	1,003	-1,075	-905
3	Steepener	-381	163		
4	Flattener	-1,522	-1,418		
5	Short rates up	-2,573	-2,548		
6	Short rates down	1,176	1,305		

Funding and liquidity risk

Liquidity coverage ratio

Template EU LIQ1 - Quantitative information of LCR											
		Total unweighted value					Total weighted value				
EU 1a	Quarter ending on (DD Month YYY)	30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025	30 June 2026	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	12	12
High-quality liquidity assets											
1	Total high-quality liquid assets (HQLA)						197,236	198,569	200,198	201,254	201,494
Cash - outflows											
2	Retail deposits and deposits from small business customers, of which:	545,358	540,100	536,416	529,846	522,281	37,855	37,175	36,563	35,464	34,056
3	*Stable deposits*	377,768	373,017	368,467	364,905	361,566	18,888	18,651	18,423	18,245	18,078
4	*Less stable deposits*	132,919	129,974	127,698	121,842	116,208	16,670	16,255	15,886	14,957	14,064
5	Unsecured wholesale funding	418,861	416,278	416,082	417,918	412,931	150,197	148,634	148,482	149,558	148,192
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	286,286	288,156	290,644	293,374	289,786	71,388	71,860	72,489	73,178	72,282
7	*Non-operational deposits (all counterparties)*	124,523	120,356	117,952	117,169	115,456	70,757	69,008	68,508	69,004	68,220
8	*Unsecured debt*	8,052	7,766	7,486	7,375	7,690	8,052	7,766	7,486	7,375	7,690
9	Secured wholesale funding						10,990	10,395	10,249	10,765	11,026
10	Additional requirements	175,703	172,928	171,083	168,648	166,805	32,825	33,178	33,394	33,529	33,378
11	*Outflows related to derivative exposures and other collateral requirements*	9,957	10,485	10,862	11,322	11,198	9,957	10,485	10,862	11,322	11,198
12	*Outflows related to loss of funding on debt products*	1,391	1,389	1,159	924	940	1,391	1,389	1,159	924	940
13	*Credit and liquidity facilities*	164,355	161,054	159,062	156,402	154,666	21,477	21,304	21,373	21,283	21,240
14	Other contractual funding obligations	8,793	9,375	9,392	9,854	10,269	7,675	8,200	8,153	8,625	9,091
15	Other contingent funding obligations	153,836	150,430	149,876	149,087	146,393	9,540	9,050	8,577	7,878	7,225

16	TOTAL CASH OUTFLOWS						249,083	246,633	245,418	245,819	242,968
Cash - inflows											
17	Secured lending (e.g. reverse repos)	118,792	119,813	119,775	118,428	115,645	15,644	14,968	15,427	15,361	15,312
18	Inflows from fully performing exposures	42,013	39,880	38,513	37,263	35,963	34,444	32,541	31,280	30,047	28,643
19	Other cash inflows	246,313	248,760	250,660	253,828	250,526	55,347	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)						92	81	78	83	107
EU-19b	(Excess inflows from a related specialised credit institution)										
20	Total cash inflows	407,118	408,454	408,948	409,520	402,134	105,343	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	401,281	403,724	404,841	405,625	398,668	**105,343**	103,113	102,499	101,846	99,842
Total adjusted value											
EU-21	***Liquidity Buffer***						**197,236**	198,569	200,198	201,254	201,494
22	**Total Net Cash Outflows**						**143,740**	143,519	142,919	143,973	143,126
23	**Liquidity Coverage Ratio**						**137%**	139%	140 %	140 %	141 %

Template 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 137% in 2Q26, slightly lower compared to 1Q26 of 139%. Decrease in LCR ratio is mainly due to slight decline in liquid assets.
(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 the first half 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 2Q26 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 institutions liquidity buffer.	95% of the liquidity buffer consists of Level 1 items, of which approximately 23% are withdrawable central bank reserves. 53% of Level 1 items are central government and central bank assets.
(e)	Derivative exposures and potential collateral calls	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. ING covers potential collateral calls in two ways: 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, 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.

Template EU LIQ2 - Net Stable Funding Ratio						
	30/6/2026	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	55,662	1,322	1,512	9,563	65,225
2	*Own funds*	55,662	1,322	1,512	9,563	65,225
3	*Other capital instruments*					
4	Retail deposits		545,692	12,097	7,455	529,306
5	*Stable deposits*		389,226	7,580	4,204	381,169
6	*Less stable deposits*		156,466	4,518	3,252	148,137
7	Wholesale funding:		385,355	26,262	104,731	202,125
8	*Operational deposits*		58,801			29,400
9	*Other wholesale funding*		326,554	26,262	104,731	172,725
10	Interdependent liabilities					
11	Other liabilities:		26,902	121	1,113	1,173
12	*NSFR derivative liabilities*					
13	*All other liabilities and capital instruments not included in the above categories*		26,902	121	1,113	1,173
14	**Total available stable funding (ASF)**					**797,829**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					9,103
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		624	511	49,249	42,827
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		213,237	40,654	623,927	530,601
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		81,922	5,605	2,151	4,953
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		44,197	9,871	29,467	37,171
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		45,837	17,139	251,524	236,180
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		5,656	1,782	46,686	34,174
22	*Performing residential mortgages, of which:*		5,234	3,756	310,717	219,079
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		4,484	3,199	256,578	172,103
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		36,046	4,283	30,068	33,218
25	Interdependent assets					
26	Other assets:		60,513	268	17,082	26,049
27	*Physical traded commodities*				274	233
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		1,690		554	1,908

29	*NSFR derivative assets*		2,333			2,333
30	*NSFR derivative liabilities before deduction of variation margin posted*		10,913			546
31	*All other assets not included in the above categories*		45,576	268	16,254	21,030
32	Off-balance sheet items		120,644	35,044	162,032	16,030
33	**Total RSF**					**624,610**
34	**Net Stable Funding Ratio (%)**					**127.73 %**

Environmental social and governance risk

Credit quality of exposures by sector, emissions and residual maturity

Template 1 - Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity																	
30/6/2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Sector/subsector		Gross carrying amount (mln €)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (mln €)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures **		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
1	**Exposures towards sectors that highly contribute to climate change***	**203,633**	**12,160**		**18,670**	**6,373**	**-2,867**	**-310**	**-2,453**	**239,258,023**	**186,952,685**	**9.68 %**	**156,274**	**33,118**	**12,750**	**1,491**	**4**
2	A - Agriculture, forestry and fishing	3,936			469	74	-40	-7	-30	7,251,345	2,367,900	0.43 %	1,971	1,842	115	8	5
3	B - Mining and quarrying	5,388	2,050		495	183	-78	-8	-67	27,545,938	22,422,382	10.64 %	3,923	862	596	6	4
4	*B.05 - Mining of coal and lignite*	5								31	29		5				1
5	*B.06 - Extraction of crude petroleum and natural gas*	2,179	437		269	2	-7	-4	-1	22,879,422	19,402,694	9.60 %	1,423	535	221		5
6	*B.07 - Mining of metal ores*	1,941	1,218		101	138	-52	-2	-48	984,767	797,776	17.85 %	1,709	166	66		3
7	*B.08 - Other mining and quarrying*	308	16		98	43	-19	-2	-17	239,975	114,145	1.45 %	226	29	53		5

8	*B.09 - Mining support service activities*	956	380		26		-1			3,441,743	2,107,738	0.18 %	561	132	256	6	6
9	C - Manufacturing	52,739	3,533		5,823	2,210	-1,037	-98	-912	89,407,329	80,135,422	25.94 %	45,098	5,932	1,411	298	3
10	*C.10 - Manufacture of food products*	8,877	21		846	208	-66	-7	-53	8,882,285	7,992,230	16.81 %	7,269	1,405	180	22	3
11	*C.11 - Manufacture of beverages*	1,648	517		95	22	-15	-1	-13	2,103,340	1,730,379	14.42 %	1,281	353	10	3	3
12	*C.12 - Manufacture of tobacco products*	1								360	332		1				1
13	*C.13 - Manufacture of textiles*	514			115	25	-14	-1	-13	452,959	408,711	8.89 %	416	83	13	1	3
14	*C.14 - Manufacture of wearing apparel*																3
15	*C.15 - Manufacture of leather and related products of other materials*	56			1	1	-1		-1	39,771	37,820		52	3			2
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	985			252	118	-67	-6	-60	604,501	494,527		641	310	20	14	4
17	*C.17 - Manufacture of pulp, paper and paperboard*	994			176	55	-15	-4	-11	768,524	595,321	20.44 %	591	356	44	3	4
18	*C.18 - Printing and service activities related to printing*	397	3		25	11	-6	-2	-4	86,295	66,629		300	90	6	1	4
19	*C.19 - Manufacture of coke oven products*	2,976	1,884		129	3	-9	-5	-3	16,062,085	15,096,167	41.25 %	2,557	327	90	2	2
20	*C.20 - Production of chemicals*	5,326	153		1,013	571	-246	-11	-233	7,588,735	5,702,040	25.34 %	4,391	326	564	46	4
21	*C.21 - Manufacture of pharmaceutical preparations*	850	5		32	27	-15	-3	-12	488,145	342,713	19.99 %	800	47	4		2
22	*C.22 - Manufacture of rubber and plastic products*	2,075	115		217	74	-42	-5	-35	3,096,741	2,963,991	9.96 %	1,770	256	32	17	3
23	*C.23 - Manufacture of other non-metallic mineral products*	1,595			213	52	-29	-2	-25	3,032,611	1,213,507	14.41 %	1,425	126	40	4	2
24	*C.24 - Manufacture of basic metals*	4,250	288		470	303	-78	-5	-72	5,576,557	4,149,996	6.87 %	3,643	366	209	32	3
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	2,794	12		524	82	-41	-9	-29	3,826,841	3,353,317	22.81 %	2,242	448	85	20	3
26	*C.26 - Manufacture of computer, electronic and optical products*	5,668			175	13	-12	-3	-8	6,930,564	6,801,604	66.88 %	5,556	96	2	15	1
27	*C.27 - Manufacture of electrical equipment*	2,981	126		417	114	-68	-5	-62	6,031,639	5,889,442	38.49 %	2,496	439	6	41	4
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	3,132	327		262	92	-34	-4	-28	8,173,776	8,050,617	18.53 %	2,821	268	21	21	2
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	2,464			179	57	-36	-7	-28	5,487,190	5,445,434	48.95 %	2,206	215	4	39	2

30	*C.30 - Manufacture of other transport equipment*	1,196	17		88	76	-26	-2	-24	1,400,124	1,365,811	36.54 %	1,134	61		1	2
31	*C.31 - Manufacture of furniture*	406			62	28	-20	-1	-18	227,418	176,392		226	131	39	10	5
32	*C.32 - Other manufacturing*	3,468	66		510	270	-193	-14	-177	8,471,450	8,191,195	14.66 %	3,218	214	31	5	2
33	*C.33 - Repair, maintenance and installation of machinery and equipment*	86			20	9	-4	-1	-3	75,418	67,245		63	11	11		4
34	D - Electricity, gas, steam and air conditioning supply	23,784	1,818		1,889	324	-121	-35	-77	33,702,825	16,347,535	3.00 %	14,085	4,739	4,285	674	6
35	*D35.1 - Electric power generation, transmission and distribution*	21,857	1,818		1,888	323	-120	-34	-76	22,664,786	14,289,334	3.28 %	12,855	4,303	4,024	674	6
36	*D35.11 - Production of electricity from non-renewable sources*	15,433	1,627		159	3	-3	-1	-1	5,413,137	576,621	23.54 %	8,666	2,517	3,576	674	7
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	1,669					-1			3,123,395	1,862,881		981	429	260		5
38	*D35.3 - Steam and air conditioning supply*	257				1				7,914,644	195,320		249	8	1		3
39	E - Water supply; sewerage, waste management and remediation activities	2,682			214	37	-32	-8	-22	2,068,515	972,920	0.79 %	1,973	627	70	12	4
40	F - Construction	7,067	4		937	325	-193	-37	-148	7,289,899	6,925,367	7.10 %	4,914	1,621	445	86	5
41	*F.41 - Construction of residential and non-residential buildings*	2,310			262	143	-78	-11	-65	1,416,680	1,325,909	18.63 %	1,781	342	163	24	4
42	*F.42 - Civil engineering*	1,787			215	50	-30	-6	-23	1,188,276	1,090,810	4.31 %	1,185	537	46	19	5
43	*F.43 - Specialised construction activities*	2,969	4		460	132	-84	-20	-61	4,684,944	4,508,648	0.01 %	1,947	743	236	43	6
44	G - Wholesale and retail trade	41,248	2,825		4,732	1,366	-754	-73	-654	46,850,542	44,317,434	5.53 %	35,857	4,577	683	130	2
45	H - Transportation and storage	24,584	1,810		1,287	566	-168	-19	-139	22,959,197	12,038,816	8.49 %	15,378	6,710	2,427	70	5
46	*H.49 - Land transport and transport via pipelines*	6,884	86		560	442	-146	-14	-128	5,633,961	4,704,108	3.76 %	4,813	1,787	219	64	4
47	*H.50 - Water transport*	9,383	1,722		239		-3	-1		10,848,479	4,665,572	6.61 %	5,403	2,792	1,186	1	5
48	*H.51 - Air transport*	2,257			79		-1	-1		4,814,923	1,238,104	6.70 %	553	1,036	668		8
49	*H.52 - Warehousing, storage and support activities for transportation*	5,751	2		402	119	-15	-2	-9	1,568,933	1,353,915	18.12 %	4,365	1,030	351	5	4
50	*H.53 - Postal and courier activities*	309			6	3	-3		-2	92,901	77,117	1.92 %	243	64	2		3
51	I - Accommodation and food service activities	2,883			277	38	-26	-6	-17	787,663	667,198	0.01 %	1,954	812	111	6	5
52	L - Real estate activities	39,322	120		2,549	1,250	-419	-21	-387	1,394,770	757,711	0.16 %	31,120	5,394	2,607	201	4

53	**Exposures towards sectors other than those that highly contribute to climate change***	**331,364**	**2,707**		**10,786**	**1,347**	**-901**	**-208**	**-549**				**295,096**	**25,224**	**8,960**	**2,085**	**2**
54	K - Financial and insurance activities ***	275,115	1,944		4,256	267	-297	-73	-118				254,107	15,629	4,087	1,292	1
55	Exposures to other sectors (NACE codes J, M - U)	56,250	763		6,530	1,080	-604	-134	-431				40,989	9,595	4,873	792	5
56	**Total**	**534,997**	**14,867**		**29,456**	**7,720**	**-3,768**	**-518**	**-3,003**	**239,258,023**	**186,952,685**	**9.68 %**	**451,370**	**58,341**	**21,710**	**3,576**	**3**

* In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

** Of which non-performing exposures is excluding POCI (purchased originated credit impaired).

*** Sector K has been included in accordance with EBA Q&A 2022_6600 (the amount is aligned with finrep including reverse repurchase loans).

Loans collateralised by immovable property collateral – Energy efficiency of the collateral

Template 2 - Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral																	
30/6/2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Counterparty sector		Total gross carrying amount amount (in mln€)															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	416,114	80,325	114,337	87,146	27,822	26,395	3,294	48,261	17,493	23,741	14,561	13,719	9,106	10,459	278,774	63 %
2	Of which Loans collateralised by commercial immovable property	60,144	3,923	10,939	4,489	2,049	2,039	412	4,963	866	916	324	192	186	239	52,457	28 %
3	Of which Loans collateralised by residential immovable property	355,970	76,402	103,398	82,657	25,773	24,356	2,882	43,298	16,627	22,825	14,237	13,527	8,920	10,220	226,317	71 %
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	186,276	48,226	53,054	49,713	13,828	21,121	335								163,497	100 %
6	**Total non-EU area**	54,178	1,188	245	493	26		20								54,178	3 %
7	Of which Loans collateralised by commercial immovable property	7,624	876	200	491	26		20								7,624	18 %
8	Of which Loans collateralised by residential immovable property	46,554	312	45	2											46,554	1 %
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	1,748	1,003	235	484	26										1,748	100 %

Alignment metrics

Template 3 - Banking book - Climate change transition risk: Alignment metrics							
	a	b	c	d	e	f	g
30/6/2026	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (mln €)	Alignment metric	Year of reference	Distance to IEA NZE2050 in % *	Target (year of reference + 3 years)
1	Power Generation	3511; 3512; 3522	14,449	44 kg CO2e / MWh	2025	-34%	105 kg CO2e / MWh
2	Fossil fuel combustion - Upstream oil & gas	0610; 0620	709	€1.9 billion (loans limits)	2025	-55%	€4.7 billion (loans limits)
				12 million tonnes CO2e	2025	-75%	59 million tonnes CO2e
3	Fossil fuel combustion - Mid- & downstream oil & gas	0620; 0910; 1920; 4681; 4950	5,057	19.0 kg CO2e / boe	2025	30%	15.7 kg CO2e / boe
4	Automotive	2910; 6499	3,757	0.150 kg CO2/vkm	2025	50%	0.120 kg CO2/vkm
5	Aviation	5110; 7735	4,770	861 g CO2e/RTK	2024	36%	724 g CO2e/RTK
6	Shipping	5020	8,571	-4.6% Alignment Delta	2024		0% Alignment Delta
7	Cement	2351; 2363; 2366	550	0.695 t CO2 / t cement	2025	34%	0.563 t CO2 / t cement
8	Steel	2410; 2420; 2451; 2540	2,258	5.4% SSP percentage deviation	2025		0% SSP percentage deviation
				1.90 t CO2 / t steel	2025	28%	1.59 t CO2 / t steel
9	Chemicals						
10	Commercial Real Estate	6820; 6831; 6832	28,527	34.0 kg CO2e / m2	2025	110%	20.5 kg CO2e / m2

* PiT distance to 2030 NZE2050 scenario in % (for each metric)

Top 20 carbon-intensive firms in the world

Template 4 - Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms					
	a	b	c	d	e
30/6/2026	Gross carrying amount (aggregate) in € mln	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	2,502	0.2 %		1.9	8

Climate change physical risk

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Template 5 - Banking book - Climate change physical risk: Exposures subject to physical risk															
	Consolidated	Gross carrying amount (mln €)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	3,936	406	522	68	1	6	571	201	223	127	3	-7	-2	-4
2	B - Mining and quarrying	5,388	398	209	267		4	29	120	725	98	15	-9	-1	-8
3	C - Manufacturing	52,739	4,683	1,168	912		3	1,275	2,371	3,117	808	118	-152	-14	-134
4	D - Electricity, gas, steam and air conditioning supply	23,784	1,642	1,662	1,780	53	6	144	1,943	3,049	334	17	-18	-7	-9
5	E - Water supply; sewerage, waste management and remediation activities	2,682	214	99	24		3	10	233	94	32	5	-7	-4	-2
6	F - Construction	7,067	1,184	674	258	2	5	606	829	684	210	12	-59	-9	-48
7	G - Wholesale and retail trade	41,248	2,759	901	279	1	2	224	3,081	634	544	31	-98	-12	-82
8	H - Transportation and storage	24,584	1,795	1,275	832		6	244	1,514	2,145	204	31	-17	-3	-12
9	I - Accommodation and food service activities	2,883	262	214	42		5	85	342	91	46	3	-6	-2	-3
10	J - Information and communication	20,336	694	250	38		2	12	954	17	106	6	-76	-4	-70
11	M - Professional, scientific and technical activities	7,116	701	504	478	39	7	33	1,650	39	116	6	-36	-3	-31
12	N - Administrative and support service activities	14,471	894	329	71	1	3	122	1,050	123	135	4	-15	-2	-11

13	O - Public administration and defence; compulsory social security	2,767	95	191	638	55	12		948	31					
14	P - Education	315	19	9	27		8	5	47	3	1				
15	Q - Human health and social work activities	5,900	719	609	1,047	351	10	753	899	1,074	106	4	-8	-2	-5
16	R - Arts, entertainment and recreation	1,064	113	40	13		5	58	99	8	49	1	-3	-1	-2
17	S - Other service activities	1,573	98	80	83	3	8	5	258	1	20	1	-3	-1	-2
18	Loans collateralised by residential immovable property	402,524	1,014	204	16,323	20	19	4,339	12,760	461	1,786	226	-72	-19	-49
19	Loans collateralised by commercial immovable property	67,768	2,904	1,770	1,459	24	7	734	5,288	135	520	202	-52	-6	-43
20	Repossessed collaterals														

Belgium

Template 5 - Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Belgium	Gross carrying amount (mln €)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	380	138	90	62		6	132	51	107	22	1	-4	-1	-3
2	B - Mining and quarrying	74	8	2	1		3		6	5	1		-1		-1
3	C - Manufacturing	5,505	1,311	494	383		4	386	1,071	732	383	15	-67	-6	-59
4	D - Electricity, gas, steam and air conditioning supply	1,410	251	451	381		9	5	1,053	25	2		-4		-3

5	E - Water supply; sewerage, waste management and remediation activities	560	109	70	23		6	4	190	6	21	1	-2	-1	-2
6	F - Construction	2,134	750	237	220	2	5	279	612	318	135	8	-50	-6	-42
7	G - Wholesale and retail trade	5,326	1,320	467	259	1	4	21	1,982	45	248	11	-71	-6	-62
8	H - Transportation and storage	2,116	354	157	131		5	16	569	56	50	2	-7	-1	-5
9	I - Accommodation and food service activities	377	66	71	39		7	3	168	5	16	1	-4	-1	-3
10	J - Information and communication	946	153	43	38		3	1	234		64	3	-10	-3	-7
11	M - Professional, scientific and technical activities	3,263	511	439	476	39	8	8	1,453	4	106	4	-33	-2	-29
12	N - Administrative and support service activities	1,661	363	112	69	1	4	4	534	7	61	2	-12	-1	-10
13	O - Public administration and defence; compulsory social security	1,431	85	186	621	55	13		948						
14	P - Education	84	8	3	27		11		38						
15	Q - Human health and social work activities	2,850	482	467	939	334	12	577	735	910	48	1	-5		-4
16	R - Arts, entertainment and recreation	225	36	16	12		5	1	63		4		-1		-1
17	S - Other service activities	387	73	56	78	3	8	1	210		15	1	-2		-1
18	Loans collateralised by residential immovable property	48,074	694	170	2,883	19	3		3,766		356	138	-38	-2	-34
19	Loans collateralised by commercial immovable property	14,865	1,053	791	1,319	21	5		3,184		230	133	-43	-4	-36

The Netherlands

Template 5 - Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	The Netherlands	Gross carrying amount (mln €)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	2,525	189	416	6	1	6	391	137	84	94	1	-2	-1	
2	B - Mining and quarrying	481	10	45	132		10	21	17	149	9				
3	C - Manufacturing	7,400	489	220	3		2	169	236	307	111	17	-10	-1	-8
4	D - Electricity, gas, steam and air conditioning supply	1,459	41	53	258		9	9	44	299	7	2	-1		-1
5	E - Water supply; sewerage, waste management and remediation activities	472	27	15			3	1	13	29	3				
6	F - Construction	2,114	206	204			5	99	135	175	45	3	-3	-2	-1
7	G - Wholesale and retail trade	11,426	765	316	3		3	194	629	261	169	14	-15	-4	-10
8	H - Transportation and storage	3,977	317	297	26		5	123	299	219	52	1	-2	-1	-1
9	I - Accommodation and food service activities	1,608	131	138	1		5	82	150	37	26	1	-1	-1	
10	J - Information and communication	1,920	51	16			3	4	60	4	14	1	-2	-1	-1
11	M - Professional, scientific and technical activities	1,328	72	61			5	21	96	16	7		-1		-1
12	N - Administrative and support service activities	3,014	256	94			4	108	228	13	67	1	-2	-1	-1
13	O - Public administration and defence; compulsory social security														

14	P - Education	153	10	6			4	5	8	3						
15	Q - Human health and social work activities	1,746	71	135	96	17	8	51	140	129	52		-1			
16	R - Arts, entertainment and recreation	534	75	22			4	57	36	4	45	1	-1	-1	-1	
17	S - Other service activities	981	18	23	1		8	4	37	1	1					
18	Loans collateralised by residential immovable property	139,720	263	31	9,123		10	4,339	4,617	461	1,189	35	-18	-15	-2	
19	Loans collateralised by commercial immovable property	28,507	1,381	938	138	3	2	734	1,591	135	279	16	-2	-1	-1	

Germany

Template 5 - Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Germany	Gross carrying amount (mln €)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing														
2	B - Mining and quarrying	39													
3	C - Manufacturing	3,905	754	11	9		1	102	570	102	42	1	-3	-1	-2
4	D - Electricity, gas, steam and air conditioning supply	3,273	329	356	240		8	12	680	233	1		-2		-2
5	E - Water supply; sewerage, waste management and remediation activities	467	26					1	25						
6	F - Construction	53	8				3	4	1	2					
7	G - Wholesale and retail trade	1,371	130	11			2	4	107	30	63	4	-3		-3

8	H - Transportation and storage	859	63	50			4	5	89	19					
9	I - Accommodation and food service activities	6													
10	J - Information and communication	984	441	19			4	4	456		10		-62		-62
11	M - Professional, scientific and technical activities	247	16	2			2	1	15	2					
12	N - Administrative and support service activities	1,357	131	40			2	7	163	1					
13	O - Public administration and defence; compulsory social security														
14	P - Education														
15	Q - Human health and social work activities	99													
16	R - Arts, entertainment and recreation														
17	S - Other service activities	11	2				1		2		3				
18	Loans collateralised by residential immovable property	105,253		2	1,358		2		1,360		47	8	-2	-1	-2
19	Loans collateralised by commercial immovable property	1,850	50	8					57						

In August 2025, the EBA issued a no-action letter confirming the postponement of ESG Templates 6–10, consequently, these templates are not included in this publication.

Disclaimer

Certain of the statements contained herein are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. 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