

Global systemically important banks indicators

The Basel Committee on Banking Supervision (Basel Committee) has established a number of indicators that help determine whether a bank can be classified as a Global Systemically Important Bank, or G-SIB. Banks that meet the criteria are subject to additional supervisory requirements aimed at mitigating systemic risk in the financial system.

The guidance for the 12 indicators the Basel Committee uses to classify a bank as systemically important was updated in December 2015.

The table below displays the 12 size indicators for ING Groep N.V. as at 31 December 2016. These size indicators are unaudited and based on management's current views and assumptions of the assessment methodology and instructions of governments and/or regulatory authorities for the data collection exercise. Furthermore, these size indicators are subject to amendment due to changes in management's views as well as changes in laws, regulations, policies and guidance of governments and/or regulatory authorities with respect to a.o. the assumptions and methodologies used.

Category	Individual indicator	2016 Value (in € mln)
Size	Total exposures as defined for use in the Basel III leverage ratio	1,098,266
Interconnectedness	Intra-financial system assets	149,151
	Intra-financial system liabilities	127,964
	Securities outstanding	181,479
Substitutability/financial institution infrastructure	Payments activity	23,947,957
	Assets under custody	185,573
	Underwritten transactions in debt and equity markets	41,918
Complexity	Notional amount of over-the-counter (OTC) derivatives	3,882,232
	Trading and available-for-sale securities minus HQLA	8,302
	Level 3 assets	2,456
Cross-jurisdictional activity	Cross-jurisdictional claims	715,710
	Cross-jurisdictional liabilities	617,740

End-2016 G-SIB Assessment Exercise

General Bank Data

Section 1 - General Information	GSIB	Response
a. General information provided by the relevant supervisory authority:		
(1) Country code	1001	NL
(2) Bank name	1002	ING Groep N.V.
(3) Reporting date (yyyy-mm-dd)	1003	2016-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2017-04-28
b. General Information provided by the reporting institution:		
(1) Reporting unit	1007	1,000,000
(2) Accounting standard	1008	IFRS
(3) Date of public disclosure (yyyy-mm-dd)	1009	2017-04-28
(4) Language of public disclosure	1010	English
(5) Web address of public disclosure	1011	https://www.ing.com/investor-relations/Annual-Reports.htm

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million EUR
a. Derivatives		
(1) Counterparty exposure of derivatives contracts	1012	11,726
(2) Capped notional amount of credit derivatives	1201	2,339
(3) Potential future exposure of derivative contracts	1018	26,993
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	62,060
(2) Counterparty exposure of SFTs	1014	4,122
c. Other assets		
(1) Gross notional amount of off-balance sheet items	1015	919,402
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 0% credit conversion factor (CCF)	1019	80,581
(2) Items subject to a 20% CCF	1022	25,182
(3) Items subject to a 50% CCF	1023	107,302
(4) Items subject to a 100% CCF	1024	4,878
e. Regulatory adjustments		
(1) Regulatory adjustments	1031	3,949
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) through 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))		
	1103	1,098,266

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR
a. Funds deposited with or lent to other financial institutions		
(1) Certificates of deposit	1033	43,167
(2) Deposits due to depository institutions	1034	511
(3) Deposits due to non-depository financial institutions	1035	29,111
b. Unused portion of committed lines extended to other financial institutions		
(1) Unused portion of committed lines extended to other financial institutions	1036	29,111
c. Holdings of securities issued by other financial institutions:		
(1) Secured debt securities	1036	20,047
(2) Senior unsecured debt securities	1037	13,158
(3) Subordinated debt securities	1038	0
(4) Commercial paper	1039	295
(5) Equity securities	1040	6,648
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	1,179
d. Net positive current exposure of securities financing transactions with other financial institutions (revised definition)		
(1) Net positive current exposure of securities financing transactions with other financial institutions (revised definition)	1213	11,337
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:		
(1) Net positive fair value	1043	9,440
(2) Potential future exposure	1044	17,127
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))		
	1045	149,151

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in million EUR
a. Funds deposited by or borrowed from other financial institutions:		
(1) Deposits due to depository institutions	1046	31,973
(2) Deposits due to non-depository financial institutions	1047	62,123
(3) Loans obtained from other financial institutions	1105	0
b. Unused portion of committed lines obtained from other financial institutions		
(1) Unused portion of committed lines obtained from other financial institutions	1048	0
c. Net negative current exposure of securities financing transactions with other financial institutions (revised definition)		
(1) Net negative current exposure of securities financing transactions with other financial institutions (revised definition)	1214	2,360
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:		
(1) Net negative fair value	1050	12,723
(2) Potential future exposure	1051	18,785
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))		
	1052	127,964

Section 5 - Securities Outstanding	GSIB	Amount in million EUR
a. Secured debt securities	1053	35,265
b. Senior unsecured debt securities	1054	48,239
c. Subordinated debt securities	1055	7,697
d. Commercial paper	1056	12,868
e. Certificates of deposit	1057	17,530
f. Common equity	1058	49,793
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	10,087
h. Securities outstanding indicator (sum of items 5.a through 5.g)		
	1060	181,479

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in million EUR
a. Australian dollars (AUD)	1061	194.124
b. Brazilian real (BRL)	1062	0
c. Canadian dollars (CAD)	1063	226.624
d. Swiss francs (CHF)	1064	1.581.922
e. Chinese yuan (CNY)	1065	190.833
f. Euros (EUR)	1066	7.845.272
g. British pounds (GBP)	1067	3.061.799
h. Hong Kong dollars (HKD)	1068	148.158
i. Indian rupee (INR)	1069	276
j. Japanese yen (JPY)	1070	705.074
k. Swedish krona (SEK)	1071	136.188
l. United States dollars (USD)	1072	9.857.687
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	23.947.957

Section 7 - Assets Under Custody	GSIB	Amount in million EUR
a. Assets under custody indicator	1074	185.573

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR
a. Equity underwriting activity	1075	9.250
b. Debt underwriting activity	1076	32.668
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	41.918

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in million EUR
a. OTC derivatives cleared through a central counterparty	1078	2.238.106
b. OTC derivatives settled bilaterally	1079	1.644.126
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	3.882.232

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR
a. Held-for-trading securities (HFT)	1081	19.376
b. Available-for-sale securities (AFS)	1082	82.912
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	82.955
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	11.031
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	8.302

Section 11 - Level 3 Assets	GSIB	Amount in million EUR
a. Level 3 assets indicator (Assets valued for accounting purposes using Level 3 measurement inputs)	1086	2.456

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount in million EUR
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	715.710

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	395.105
(1) Any foreign liabilities to related offices included in item 13.a.	1089	151.203
b. Local liabilities in local currency (excluding derivatives activity)	1090	373.838
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	617.740