

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. ING reports these indicators every year to the Basel Committee (through DNB). We are also required to publish the main indicators on our external website. These are published in the Investor Relations section.

The table below displays the 12 size indicators for ING Groep N.V. as at 31 December 2019. These size indicators are unaudited and based on the definitions included in the instructions of the Basel Committee. ING usually reports additional memorandum data as well. Under Covid pandemic related relaxation measures published by the Basel Committee these parts are not required this year.

Category	Individual indicator	2019 Value (in € mln)
Size	Total exposures as defined for use in the Basel III leverage ratio	1,190,776
	Intra-financial system assets	145,169
Interconnectedness	Intra-financial system liabilities	130,521
	Securities outstanding	197,184
	Payments activity	24,828,978
Substitutability/financial institution infrastructure	Assets under custody	186,582
	Underwritten transactions in debt and equity markets	38,114
	Notional amount of over-the-counter (OTC) derivatives	3,833,443
Complexity	Trading and available-for-sale securities	14,866
	Level 3 assets	4,768
	Cross-jurisdictional claims	749,176
Cross-jurisdictional activity	Cross-jurisdictional liabilities	617,677

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	2019-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2020-04-24
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	2020-04-24
(4) Language of public disclosure	1010	English
(5) Web address of public disclosure	1011	https://www.ing.com/investor-re

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million EUR
a. Derivatives		
(1) Counterparty exposure of derivatives contracts	1012	10,792
(2) Capped notional amount of credit derivatives	1201	1,298
(3) Potential future exposure of derivative contracts	1018	19,321
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	60,077
(2) Counterparty exposure of SFTs	1014	13,404
c. Other assets	1015	1,004,374
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 0% credit conversion factor (CCF)	1019	76,935
(2) Items subject to a 20% CCF	1022	29,942
(3) Items subject to a 50% CCF	1023	132,530
(4) Items subject to a 100% CCF	1024	1,563
e. Regulatory adjustments	1031	4,435
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	1,190,776

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR
a. Funds deposited with or lent to other financial institutions	1033	63,809
(1) Certificates of deposit	1034	0
b. Unused portion of committed lines extended to other financial institutions	1035	25,093
c. Holdings of securities issued by other financial institutions:		
(1) Secured debt securities	1036	9,758
(2) Senior unsecured debt securities	1037	12,238
(3) Subordinated debt securities	1038	0
(4) Commercial paper	1039	83
(5) Equity securities	1040	4,670
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	4,362
d. Net positive current exposure of securities financing transactions with other financial institutions	1213	20,667
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:		
(1) Net positive fair value	1043	9,392
(2) Potential future exposure	1044	3,820
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	145,169

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	28,956
(2) Deposits due to non-depository financial institutions	1047	78,311
(3) Loans obtained from other financial institutions	1105	0
b. 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	1214	2,558
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:		
(1) Net negative fair value	1050	8,859
(2) Potential future exposure	1051	11,838
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	130,521

Section 5 - Securities Outstanding	GSIB	Amount in million EUR
a. Secured debt securities	1053	33,691
b. Senior unsecured debt securities	1054	51,894
c. Subordinated debt securities	1055	13,113
d. Commercial paper	1056	26,920
e. Certificates of deposit	1057	14,322
f. Common equity	1058	53,769
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	3,475
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	197,184

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	213,405
b. Brazilian real (BRL)	1062	0
c. Canadian dollars (CAD)	1063	200,364
d. Swiss francs (CHF)	1064	964,012
e. Chinese yuan (CNY)	1065	276,606
f. Euros (EUR)	1066	9,497,632
g. British pounds (GBP)	1067	1,575,173
h. Hong Kong dollars (HKD)	1068	341,724
i. Indian rupee (INR)	1069	275
j. Japanese yen (JPY)	1070	774,226
k. Mexican pesos (MXN)	1108	135,937
l. Swedish krona (SEK)	1071	113,316
m. United States dollars (USD)	1072	10,736,306
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	24,828,978

Section 7 - Assets Under Custody	GSIB	Amount in million EUR
a. Assets under custody indicator	1074	186,582

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR
a. Equity underwriting activity	1075	617
b. Debt underwriting activity	1076	37,497
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	38,114

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	2,557,483
b. OTC derivatives settled bilaterally	1079	1,275,960
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	3,833,443

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR
a. Held-for-trading securities (HFT)	1081	17,980
b. Available-for-sale securities (AFS)	1082	78,897
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	74,560
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	7,451
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	14,866

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	4,768

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	749,176

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	352,536
(1) Any foreign liabilities to related offices included in item 13.a.	1089	164,634
b. Local liabilities in local currency (excluding derivatives activity)	1090	429,775
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	617,677