

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 14 size indicators for ING Groep N.V. per 31 December 2025. These size indicators are unaudited and based on the definitions included in the instructions of the Basel Committee.

Category	Individual indicator	2025 value (in € mln)
Size	Total exposure as defined for use in the Basel III leverage ratio	1,160,356
Interconnectedness	Intra-financial system assets	157,051
	Intra-financial system liabilities	118,144
	Securities outstanding	229,000
Substitutability/Financial Institution Infrastructure	Payments activity	19,143,825
	Assets under custody	304,514
	Underwritten transactions in debt and equity markets	69,565
	Trading volume fixed income	830,622
	Trading volume equities and other securities	303,256
	Notional amount of over-the-counter (OTC) derivatives	6,181,423
Complexity	Investment securities	36,190
	Level 3 assets	11,742
Cross-Jurisdictional Activity	Cross jurisdictional claims	1,009,665
	Cross jurisdictional liabilities	838,061

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	2025-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2026-04-17
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	2026-04-30
(4) Language of public disclosure	1010	English
(5) Web address of public disclosure	1011	n/investors/financial-performance/
(6) LEI code	2015	549300NYKK9MWM7GGW15

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million EUR
a. Derivatives		
(1) Counterparty exposure of derivatives contracts	1012	17,437
(2) Effective notional amount of written credit derivatives	1201	2,714
(3) Potential future exposure of derivative contracts	1018	28,730
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	80,061
(2) Counterparty exposure of SFTs	1014	5,520
c. Other assets	1015	936,697
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 10% credit conversion factor (CCF)	1019	78,403
(2) Items subject to a 20% CCF	1022	38,969
(3) Items subject to a 40% CCF	2300	173,896
(4) Items subject to a 50% CCF	1023	7,536
(5) Items subject to a 100% CCF	1024	236
e. Regulatory adjustments	1031	4,867
f. 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), 0.4 times 2.d.(3), 0.5 times 2.d.(4), and 2.d.(5))	1103	1,160,356
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:		
(1) On-balance sheet and off-balance sheet assets of insurance subsidiaries	1701	0
(2) Potential future exposure of derivatives contracts of insurance subsidiaries	1205	0
(3) Investment value in consolidated entities	1208	0
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g	2101	0
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)	1117	1,160,356

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR
a. Funds deposited with or lent to other financial institutions	1216	66,165
(1) Certificates of deposit	2102	323
b. Unused portion of committed lines extended to other financial institutions	1217	29,243
c. Holdings of securities issued by other financial institutions		
(1) Secured debt securities	2103	15,004
(2) Senior unsecured debt securities	2104	9,455
(3) Subordinated debt securities	2105	0
(4) Commercial paper	2106	188
(5) Equity securities	2107	5,881
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	4,313
d. Net positive current exposure of SFTs with other financial institutions	1219	16,417
e. OTC derivatives with other financial institutions that have a net positive fair value		
(1) Net positive fair value	2109	11,877
(2) Potential future exposure	2110	7,135
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a., 3.b through 3.c.(5), 3.d., 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	157,051

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	2111	30,642
(2) Deposits due to non-depository financial institutions	2112	76,756
(3) Loans obtained from other financial institutions	2113	0
b. Unused portion of committed lines obtained from other financial institutions	1223	0
c. Net negative current exposure of SFTs with other financial institutions	1224	2,436
d. OTC derivatives with other financial institutions that have a net negative fair value		
(1) Net negative fair value	2114	4,805
(2) Potential future exposure	2115	3,504
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	118,144

Section 5 - Securities Outstanding	GSIB	Amount in million EUR
a. Secured debt securities	2116	46,669
b. Senior unsecured debt securities	2117	63,129
c. Subordinated debt securities	2118	17,977
d. Commercial paper	2119	42,206
e. Certificates of deposit	2120	8,066
f. Common equity	2121	50,953
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	0
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g.)	1226	229,000

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	263,410
b. Canadian dollars (CAD)	1063	172,069
c. Swiss francs (CHF)	1064	378,721
d. Chinese yuan (CNY)	1065	552,497
e. Euros (EUR)	1066	7,397,124
f. British pounds (GBP)	1067	969,927
g. Hong Kong dollars (HKD)	1068	230,467
h. Indian rupee (INR)	1069	547
i. Japanese yen (JPY)	1070	583,374
j. Swedish krona (SEK)	1071	88,153
k. Singapore dollar (SGD)	2133	207,177
l. United States dollars (USD)	1072	8,300,359
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	19,143,825

Section 7 - Assets Under Custody	GSIB	Amount in million EUR
a. Assets under custody indicator	1074	304,514

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR
a. Equity underwriting activity	1075	765
b. Debt underwriting activity	1076	68,800
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	69,565

Section 9 - Trading Volume	GSIB	Amount in million EUR
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	99,866
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	730,756
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	830,622
d. Trading volume of listed equities, excluding intragroup transactions	2126	303,105
e. Trading volume of all other securities, excluding intragroup transactions	2127	151
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	303,256

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in million EUR
a. OTC derivatives cleared through a central counterparty	2129	4,523,205
b. OTC derivatives settled bilaterally	1905	1,658,218
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	6,181,423

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR
a. Held-for-trading securities (HFT)	1081	32,802
b. Available-for-sale securities (AFS)	1082	107,291
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	95,885
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	8,018
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	36,190

Section 12 - Level 3 Assets	GSIB	Amount in million EUR
a. Level 3 assets indicator, including insurance subsidiaries	1229	11,742

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount in million EUR
a. Total foreign claims on an ultimate risk basis	1087	984,822
b. Foreign derivative claims on an ultimate risk basis	1146	24,844
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	1,009,665

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	817,402
b. Foreign derivative liabilities on an immediate risk basis	1149	20,659
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	838,061