

## End-2014 G-SIB Assessment Exercise

### General Bank Data

Section 1 - General Information	GSIB	Response	
<b>a. General information provided by the relevant supervisory authority:</b>			
(1) Country code	1001	NL	1.a.(1)
(2) Bank name	1002	ING Bank N.V.	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2014-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005		1.a.(5)
<b>b. General Information provided by the reporting institution:</b>			
(1) Reporting unit	1007		1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2015-04-30	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	<a href="http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement/Global-systemically-important-bank-indicators.htm">http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement/Global-systemically-important-bank-indicators.htm</a>	1.b.(5)

### Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million EUR	
a. Counterparty exposure of derivatives contracts	1012	23,260	2.a.
b. Gross value of securities financing transactions (SFTs)	1013	76,605	2.b.
c. Counterparty exposure of SFTs	1014	15,595	2.c.
d. Other assets	1015	906,728	2.d.
(1) Securities received in SFTs that are recognised as assets	1016	0	2.d.(1)
e. Total on-balance-sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1))	1017	1,021,178	2.e.
f. Potential future exposure of derivative contracts	1018	23,093	2.f.
g. Notional amount of off-balance-sheet items with a 0% credit conversion factor	1019	70,284	2.g.
(1) Unconditionally cancellable credit card commitments	1020	2,472	2.g.(1)
(2) Other unconditionally cancellable commitments	1021	67,812	2.g.(2)
h. Notional amount of off-balance-sheet items with a 20% credit conversion factor	1022	21,070	2.h.
i. Notional amount of off-balance-sheet items with a 50% credit conversion factor	1023	90,567	2.i.
j. Notional amount of off-balance-sheet items with a 100% credit conversion factor	1024	5,706	2.j.
k. Total off-balance-sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2))	1025	147,464	2.k.
<b>l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes:</b>			
(1) On-balance-sheet assets	1026	0	2.l.(1)
(2) Potential future exposure of derivatives contracts	1027	0	2.l.(2)
(3) Unconditionally cancellable commitments	1028	0	2.l.(3)
(4) Other off-balance-sheet commitments	1029	0	2.l.(4)
(5) Investment value in the consolidated entities	1030	0	2.l.(5)
m. Regulatory adjustments	1031	4,789	2.m.
n. Total exposures indicator (sum of items 2.e, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m)	1032	1,163,853	2.n.

### Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR	
a. Funds deposited with or lent to other financial institutions	1033	48,187	3.a.
(1) Certificates of deposit	1034	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	7,752	3.b.
<b>c. Holdings of securities issued by other financial institutions:</b>			
(1) Secured debt securities	1036	6,222	3.c.(1)
(2) Senior unsecured debt securities	1037	7,506	3.c.(2)
(3) Subordinated debt securities	1038	35	3.c.(3)
(4) Commercial paper	1039	119	3.c.(4)
(5) Equity securities	1040	2,325	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	9,190	3.d.
<b>e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:</b>			
(1) Net positive fair value	1043	10,394	3.e.(1)
(2) Potential future exposure	1044	16,458	3.e.(2)
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	108,188	3.f.
<b>Section 4 - Intra-Financial System Liabilities</b>			
a. Deposits due to depository institutions	1046	23,254	4.a.
b. Deposits due to non-depository financial institutions	1047	53,891	4.b.
c. Unused portion of committed lines obtained from other financial institutions	1048	0	4.c.
d. Net negative current exposure of securities financing transactions with other financial institutions	1049	3,448	4.d.
<b>e. Over-the-counter derivatives with other financial institutions that have a net negative fair value:</b>			
(1) Net negative fair value	1050	17,191	4.e.(1)
(2) Potential future exposure	1051	5,780	4.e.(2)
f. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2))	1052	103,564	4.f.
<b>Section 5 - Securities Outstanding</b>			
a. Secured debt securities	1053	32,431	5.a.
b. Senior unsecured debt securities	1054	53,154	5.b.
c. Subordinated debt securities	1055	4,740	5.c.
d. Commercial paper	1056	11,868	5.d.
e. Certificates of deposit	1057	23,322	5.e.
f. Common equity	1058	0	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	11,859	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	137,374	5.h.

**Substitutability/Financial Institution Infrastructure Indicators**

Section 6 - Payments made in the reporting year (excluding intragroup payments)	Reported in	Amount in millions of the specified currency	GSIB	Amount in million EUR	
a. Australian dollars	AUD	AUD 587,351	1061	399,339	6.a.
b. Brazilian real	BRL	BRL 0	1062	0	6.b.
c. Canadian dollars	CAD	CAD 404,365	1063	276,032	6.c.
d. Swiss francs	CHF	CHF 546,967	1064	450,340	6.d.
e. Chinese yuan	CNY	CNY 1,120,967	1065	137,194	6.e.
f. Euros	EUR	EUR 5,664,765	1066	5,664,765	6.f.
g. British pounds	GBP	GBP 3,739,671	1067	4,641,157	6.g.
h. Hong Kong dollars	HKD	HKD 1,959,670	1068	190,521	6.h.
i. Indian rupee	INR	INR 37,413	1069	462	6.i.
j. Japanese yen	JPY	JPY 224,814,885	1070	1,603,135	6.j.
k. Swedish krona	SEK	SEK 1,330,996	1071	146,342	6.k.
l. United States dollars	USD	USD 9,535,628	1072	7,189,297	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)			1073	20,698,586	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in million EUR	
a. Assets under custody indicator	1074	163,305	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR	
a. Equity underwriting activity	1075	1,827	8.a.
b. Debt underwriting activity	1076	23,042	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	24,869	8.c.

**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	1,824,940	9.a.
b. OTC derivatives settled bilaterally	1079	1,723,101	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	3,548,041	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR	
a. Held-for-trading securities (HFT)	1081	38,777	10.a.
b. Available-for-sale securities (AFS)	1082	95,401	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	88,786	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	24,263	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	21,129	10.e.

Section 11 - Level 3 Assets	GSIB	Amount in million EUR	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	1,603	11.a.

**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	490,600	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	338,442	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	239,774	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	337,819	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	436,487	13.c.