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 2020. These size indicators are unaudited and based on the definitions included in the instructions of the Basel Committee.

Category	Individual indicator	2020 Value (in € mln)
Size	Total exposures as defined for use in the Basel III leverage ratio	1,105,642
Interconnectedness	Intra-financial system assets	130,845
	Intra-financial system liabilities	132,816
	Securities outstanding	159,040
Substitutability/financial institution infrastructure	Payments activity	22,517,418
	Assets under custody	196,362
	Underwritten transactions in debt and equity markets	40,673
Complexity	Notional amount of over-the-counter (OTC) derivatives	3,644,768
	Trading and available-for-sale securities	17,511
	Level 3 assets	4,101
Cross-jurisdictional activity	Cross-jurisdictional claims	788,179
	Cross-jurisdictional liabilities	633,336

End-2020 G-SIB Assessment Exercise

v4.7.4

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	2020-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2021-04-23
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	2021-04-30
(4) Language of public disclosure	1010	English
(5) Web address of public disclosure	1011	https://www.ing.com/Investor-rel
(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	12,274
(2) Capped notional amount of credit derivatives	1201	1,692
(3) Potential future exposure of derivative contracts	1018	19,837
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	58,175
(2) Counterparty exposure of SFTs	1014	5,152
c. Other assets	1015	931,076
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 0% credit conversion factor (CCF)	1019	70,408
(2) Items subject to a 20% CCF	1022	31,699
(3) Items subject to a 50% CCF	1023	126,076
(4) Items subject to a 100% CCF	1024	1,018
e. Regulatory adjustments	1031	3,871
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) thorough 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	1,105,642

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR
a. Funds deposited with or lent to other financial institutions	1033	61,057
(1) Certificates of deposit	1034	349
b. Unused portion of committed lines extended to other financial institutions	1035	25,200
c. Holdings of securities issued by other financial institutions:		
(1) Secured debt securities	1036	10,193
(2) Senior unsecured debt securities	1037	11,025
(3) Subordinated debt securities	1038	0
(4) Commercial paper	1039	355
(5) Equity securities	1040	3,791
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	3,530
d. Net positive current exposure of securities financing transactions with other financial institutions	1213	13,869
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:		
(1) Net positive fair value	1043	8,741
(2) Potential future exposure	1044	143
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	130,845

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	31,730
(2) Deposits due to non-depository financial institutions	1047	78,569
(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	2,219
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:		
(1) Net negative fair value	1050	10,454
(2) Potential future exposure	1051	9,844
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	132,816

Section 5 - Securities Outstanding	GSIB	Amount in million EUR
a. Secured debt securities	1053	31,149
b. Senior unsecured debt securities	1054	40,801
c. Subordinated debt securities	1055	13,209
d. Commercial paper	1056	10,751
e. Certificates of deposit	1057	5,898
f. Common equity	1058	54,637
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	2,596
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	159,040

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	172,959
b. Brazilian real (BRL)	1062	0
c. Canadian dollars (CAD)	1063	171,166
d. Swiss francs (CHF)	1064	943,267
e. Chinese yuan (CNY)	1065	246,680
f. Euros (EUR)	1066	8,250,966
g. British pounds (GBP)	1067	573,973
h. Hong Kong dollars (HKD)	1068	275,161
i. Indian rupee (INR)	1069	313
j. Japanese yen (JPY)	1070	745,904
k. Mexican pesos (MXN)	1108	82,566
l. Swedish krona (SEK)	1071	101,829
m. United States dollars (USD)	1072	10,952,634
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	22,517,418

Section 7 - Assets Under Custody	GSIB	Amount in million EUR
a. Assets under custody indicator	1074	196,362

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR
a. Equity underwriting activity	1075	914
b. Debt underwriting activity	1076	39,759
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	40,673

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	2,473,483
b. OTC derivatives settled bilaterally	1079	1,171,285
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	3,644,768

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR
a. Held-for-trading securities (HFT)	1081	17,550
b. Available-for-sale securities (AFS)	1082	85,427
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	79,168
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	6,297
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	17,511

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	4,101

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	788,179

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	317,224
(1) Any foreign liabilities to related offices included in item 13.a.	1089	127,459
b. Local liabilities in local currency (excluding derivatives activity)	1090	443,571
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	633,336