

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. as at 31 December 2024. These size indicators are unaudited and based on the definitions included in the instructions of the Basel Committee.

Category	Individual indicator	2024 value (in € mln)
Size	Total exposure as defined for use in the Basel III leverage ratio	1,134,747
Interconnectedness	Intra-financial system assets	154,641
	Intra-financial system liabilities	118,837
	Securities outstanding	221,380
Substitutability/Financial Institution Infrastructure	Payments activity	16,357,378
	Assets under custody	273,338
	Underwritten transactions in debt and equity markets	56,465
	Trading volume fixed income	797,225
	Trading volume equities and other securities	271,250
Complexity	Notional amount of over-the-counter (OTC) derivatives	5,489,772
	Investment securities	37,585
	Level 3 assets	11,005
Cross-Jurisdictional Activity	Cross jurisdictional claims	991,332
	Cross jurisdictional liabilities	838,480

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	2024-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2025-04-18
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	2025-04-30
(4) Language of public disclosure	1010	English
(5) Web address of public disclosure	1011	investor-relations/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	16,490
(2) Effective notional amount of written credit derivatives	1201	2,556
(3) Potential future exposure of derivative contracts	1018	26,149
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	79,675
(2) Counterparty exposure of SFTs	1014	5,900
c. Other assets	1015	898,901
d. Gross notional amount of off-balance sheet items		
(1) Items subject to a 10% credit conversion factor (CCF)	1019	72,025
(2) Items subject to a 20% CCF	1022	38,654
(3) Items subject to a 40% CCF	2300	0
(4) Items subject to a 50% CCF	1023	178,549
(5) Items subject to a 100% CCF	1024	868
e. Regulatory adjustments	1031	5,058
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	1,134,747
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	1,134,747

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR
a. Funds deposited with or lent to other financial institutions	1216	59,930
(1) Certificates of deposit	2102	1,421
b. Unused portion of committed lines extended to other financial institutions	1217	28,467
c. Holdings of securities issued by other financial institutions		
(1) Secured debt securities	2103	16,450
(2) Senior unsecured debt securities	2104	10,181
(3) Subordinated debt securities	2105	0
(4) Commercial paper	2106	187
(5) Equity securities	2107	5,665
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	1,611
d. Net positive current exposure of SFTs with other financial institutions	1219	18,460
e. OTC derivatives with other financial institutions that have a net positive fair value		
(1) Net positive fair value	2109	9,608
(2) Potential future exposure	2110	7,304
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	154,641

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	27,715
(2) Deposits due to non-depository financial institutions	2112	76,118
(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	4,211
d. OTC derivatives with other financial institutions that have a net negative fair value		
(1) Net negative fair value	2114	7,884
(2) Potential future exposure	2115	2,909
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	118,837

Section 5 - Securities Outstanding	GSIB	Amount in million EUR
a. Secured debt securities	2116	44,010
b. Senior unsecured debt securities	2117	62,067
c. Subordinated debt securities	2118	17,738
d. Commercial paper	2119	40,181
e. Certificates of deposit	2120	6,074
f. Common equity	2121	51,309
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	221,380

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	177,810
b. Canadian dollars (CAD)	1063	132,494
c. Swiss francs (CHF)	1064	272,259
d. Chinese yuan (CNY)	1065	528,558
e. Euros (EUR)	1066	6,450,663
f. British pounds (GBP)	1067	833,497
g. Hong Kong dollars (HKD)	1068	227,561
h. Indian rupee (INR)	1069	517
i. Japanese yen (JPY)	1070	494,754
j. Swedish krona (SEK)	1071	56,022
k. Singapore dollar (SGD)	2133	172,769
l. United States dollars (USD)	1072	7,010,473
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	16,357,378

Section 7 - Assets Under Custody	GSIB	Amount in million EUR
a. Assets under custody indicator	1074	273,338

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR
a. Equity underwriting activity	1075	772
b. Debt underwriting activity	1076	55,692
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	56,465

Section 9 - Trading Volume	GSIB	Amount in million EUR
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	84,921
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	712,305
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	797,225
d. Trading volume of listed equities, excluding intragroup transactions	2126	271,250
e. Trading volume of all other securities, excluding intragroup transactions	2127	0
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	271,250

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	4,004,110
b. OTC derivatives settled bilaterally	1905	1,485,662
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	5,489,772

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR
a. Held-for-trading securities (HFT)	1081	36,530
b. Available-for-sale securities (AFS)	1082	95,055
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	85,492
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	8,508
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	37,585

Section 12 - Level 3 Assets	GSIB	Amount in million EUR
a. Level 3 assets indicator, including insurance subsidiaries	1229	11,005

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount in million EUR
a. Total foreign claims on an ultimate risk basis	1087	960,877
b. Foreign derivative claims on an ultimate risk basis	1146	30,455
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	991,332

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	811,446
b. Foreign derivative liabilities on an immediate risk basis	1149	27,034
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	838,480