

Bank name:

ING

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	NL	1.a.(1)
(2) Bank name	1002	ING	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2015-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1,000,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2016-04-29	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	http://www.ing.com/investor-relations/Annual-Reports.htm	1.b.(5)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	20,177	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	3,361	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	25,575	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	65,497	2.b.(1)
(2) Counterparty exposure of SFTs	1014	15,786	2.b.(2)
c. Other assets	1015	898,379	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	78,444	2.d.(1)
(2) Items subject to a 20% CCF	1022	24,228	2.d.(2)
(3) Items subject to a 50% CCF	1023	103,561	2.d.(3)
(4) Items subject to a 100% CCF	1024	4,623	2.d.(4)
e. Regulatory adjustments	1031		2.e.
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	1,097,869	2.f.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1033	44,699	3.a.
(1) Certificates of deposit	1034	552	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	25,215	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	23,594	3.c.(1)
(2) Senior unsecured debt securities	1037	11,210	3.c.(2)
(3) Subordinated debt securities	1038	823	3.c.(3)
(4) Commercial paper	1039	146	3.c.(4)
(5) Equity securities	1040	8,948	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	4,485	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	11,228	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	9,708	3.e.(1)
(2) Potential future exposure	1044	17,276	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	148,362	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Funds deposited by or borrowed from other financial institutions:			
(1) Deposits due to depository institutions	1046	34,526	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	64,621	4.a.(2)
(3) Loans obtained from other financial institutions	1105	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1048	0	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1049	4,116	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	14,527	4.d.(1)
(2) Potential future exposure	1051	20,123	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	137,913	4.e.

Section 5 - Securities Outstanding	GSIB	Amount	
a. Secured debt securities	1053	39,635	5.a.
b. Senior unsecured debt securities	1054	58,044	5.b.
c. Subordinated debt securities	1055	7,265	5.c.
d. Commercial paper	1056	10,562	5.d.
e. Certificates of deposit	1057	24,671	5.e.
f. Common equity	1058	47,832	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	9,575	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	197,584	5.h.

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Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	225,763	6.a.
b. Brazilian real (BRL)	1062	0	6.b.
c. Canadian dollars (CAD)	1063	204,006	6.c.
d. Swiss francs (CHF)	1064	1,182,297	6.d.
e. Chinese yuan (CNY)	1065	216,757	6.e.
f. Euros (EUR)	1066	6,386,287	6.f.
g. British pounds (GBP)	1067	3,239,376	6.g.
h. Hong Kong dollars (HKD)	1068	140,394	6.h.
i. Indian rupee (INR)	1069	654	6.i.
j. Japanese yen (JPY)	1070	583,441	6.j.
k. Swedish krona (SEK)	1071	116,668	6.k.
l. United States dollars (USD)	1072	8,811,916	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	21,107,559	6.m.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	163,892	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	1,622	8.a.
b. Debt underwriting activity	1076	19,135	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	20,757	8.c.

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	1078	2,052,351	9.a.
b. OTC derivatives settled bilaterally	1079	1,759,442	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	3,811,793	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	29,115	10.a.
b. Available-for-sale securities (AFS)	1082	87,000	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	89,856	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	12,216	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	14,043	10.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	2,345	11.a.

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	525,799	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	359,027	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	265,730	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	347,520	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	440,817	13.c.

Ancillary Data