

PRESS RELEASE

Amsterdam, 16 December 2013

ING Bank reports outcome EU-wide Transparency Exercise 2013

ING Bank notes the announcements made today by the European Banking Authority (EBA) and De Nederlandsche Bank (DNB) regarding the information of the EU-wide Transparency Exercise 2013 and fulfillment of the EBA Board of Supervisors decision.

Background 2013 EU-wide Transparency Exercise

In May 2013 the EBA adjusted the timeline of the next EU-wide stress test so to conduct the exercise in 2014 once the asset quality reviews are completed. However, to ensure transparency and comparability over the years, the EBA's Board of Supervisors (BoS) decided to provide, in the second half of 2013, appropriate disclosure on the actual exposures of the EU banking sector. In its October meeting the BoS agreed on the form and scope of the transparency exercise to be conducted in November/December 2013 to assure a sufficient and appropriate level of information for market participants. The sample of the exercise includes 64 banks and for each of them the following set of information was collected for disclosure:

- I. Composition of capital¹
- II. Composition of RWA by risk type²
- III. Exposures to sovereigns (central, regional and local governments) in EEA³ (direct and indirect exposures by maturity buckets and country)
- IV. Credit risk exposures (defaulted and non-defaulted) and RWAs by country with breakdowns for Institutions, Commercial RE, Retail and Corporate⁴; displayed by regulatory approach (AIRB, F-IRB, STA)
- V. LTV per portfolio, value adjustments and provisions
- VI. Market risk and securitisation exposures

¹Current capital definition augmented by information in accordance with EBA's capital preservation recommendation.

²Credit risk, market risk, securitisation, other credit risk, operational risk, transitional floors and others.

³For the Recap, only EEA sovereigns have been considered since the purpose was to compute the sovereign buffer.

⁴Exact breakdown as follows: Central Government, Institutions, Corporates, Retail (of which SMEs, secured by RE property, revolving and others), Equity, Securitisation and other assets.

The outcome of the exercise related to ING Bank can be found in the [annexes](#), which can be viewed/downloaded via ING's [corporate website](#).

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ING PROFILE

ING is a global financial institution of Dutch origin, offering banking, investments, life insurance and retirement services to meet the needs of a broad customer base. Going forward, we will concentrate on our position as an international retail, direct and commercial bank, while creating an optimal base for an independent future for our insurance and investment management operations

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