



## EBR Results Benelux Q4 2016

Weight*	33.3%						33.3%				33.3%				
Category	Management & Governance						Financial Position				Capital Position				
Factor	*all sub-factors are equally weighted within their category	Depth and Quality of Management	Corporate Strategy	Strategy Execution	Quality & Strength of Board Oversight	Transparency and Quality of Reporting	Operational Risk Controls	Quality of Earnings	Quality of Assets	Financial Risk Controls	Contingent Liabilities	Deposit Gathering Capability	Ability to Raise Loss Absorbing Capital	Strength of Capital Position	Resilience to Liquidity/Funding Shocks
Bank	Overall Bank Risk Score														
ING Group	8.0	9.0	9.3	9.0	8.7	9.0	8.7	7.5	7.5	8.3	6.3	7.0	7.8	8.5	7.0
		8.9						7.4				7.6			

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