



# SNS REAAL

## Press Release

Utrecht, 5 December 2012

### SNS Bank redeems second series of SNS Participation Certificates

SNS Bank N.V. ('SNS Bank') announces the redemption of the second series of SNS Participation Certificates on 24 December 2012. These subordinated, perpetual loans were issued on 23 December 2002 with a total nominal value of EUR 116 million. SNS Bank thus uses the opportunity to redeem the certificates ten years after the issue date.

23 June 2013 is the first opportunity to redeem the third series of SNS Participation Certificates. By that time, SNS Bank will conduct the decision-making process with the same thoroughness as with the first and second series.

The holders of the SNS Participation Certificates are retail clients. All clients with these certificates will be personally informed.

De Nederlandsche Bank has informed SNS Bank on 4 December 2012 that, in its opinion, the outstanding SNS Participation Certificates are no longer part of any form of regulatory capital.

More information on SNS Participation Certificates and the redemption of the second series of certificates can be found on [www.snsbank.nl/pc](http://www.snsbank.nl/pc).

### FOR MORE INFORMATION PLEASE CONTACT

#### SNS REAAL Corporate Communications

Roland Kroes  
corporatecommunications@snsreaal.nl  
Mobile phone: +31 (0)6 - 83 24 50 14

Jeroen de Graaf  
corporatecommunications@snsreaal.nl  
Mobile phone: +31 (0)6 18 30 65 75

#### SNS REAAL Investor Relations

Jacob Bosscha  
jacob.bosscha@snsreaal.nl  
Phone: +31 (0)30 291 42 46

Kagan Köktas  
kagan.koktas@snsreaal.nl  
Phone: +31 (0)30 291 42 47

## ABOUT SNS REAAL

SNS REAAL is an innovative service provider in the banking and insurance sector with a prime focus on the Dutch retail market and on small and medium-sized enterprises. Its activities cover three main product groups: savings and investments, mortgages and property finance, and insurance and pensions. From its historical background, SNS REAAL has always felt close to Dutch society. With a balance sheet total of € 134 billion (end of June 2012), SNS REAAL is one of the major financial bancassurance companies in the Netherlands. The company has a staff of nearly 6,700 (FTE) and is headquartered in Utrecht, the Netherlands.

## DISCLAIMER

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