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A negative MtM value (or NPV) of your OTC derivatives portfolio reflects your liability to ING Bank NV. A positive MtM value (or NPV) of your OTC derivatives portfolio reflects ING Bank NV's liability to you.

In the event your statement includes CFTC regulated products, the MtM contained herein is an approximate MtM value of your OTC derivative transaction(s) based on the prevailing market conditions as at the close of business as mentioned in this statement. This MtM excludes amounts for profit, credit reserve, hedging, funding, liquidity, or any other cost or adjustments.