

Joint response to the consultation on draft RTS on the content of resolution plans and group resolution plans, the assessment of resolvability, and the operational functioning of resolution colleges

ING Group, Rabobank, ASN Bank, ABN AMRO | 20 October 2025

Background

This document represents a joint response to the consultation paper on draft Regulatory Technical Standards on the content of resolution plans and group resolution plans, the assessment of resolvability, and the operational functioning of resolution colleges. Specifically, it reflects the views from ING Group, Rabobank, ASN Bank and ABN AMRO. The response focuses on three points.

1 Summary of the Key Elements of the Plan (Article 22 & Article 25)

The summary of the key elements of the plan is a critical document for fostering meaningful engagement between the sector and the authorities. To enhance its utility, we recommend that the summary includes the rationale for both the Preferred and the Variant Resolution Strategies as outlined in Article 25 of the proposed text. Including this information would not only increase transparency but also facilitate a more informed and constructive discussion between institutions and resolution authorities. Transparency in decision-making is essential to build trust and ensure alignment between the regulatory framework and the sector's operational realities.

2 Cost-Benefit Consideration in Resolution Strategies (Article 25)

A notable omission in Article 25 is the consideration of cost-benefit variables when determining resolution strategies. To address this, we propose the introduction of a hierarchy of cost-efficient resolution strategies. This would require the resolution authorities to justify the non-feasibility of the least costly or most cost-effective strategy before opting for less efficient options. For instance, a sale-of-business strategy via a 100% share deal is likely to be the most cost-efficient option.

Prioritizing such options would not only minimize the economic impact of resolutions but also enhance the competitiveness of the European banking sector. Requiring authorities to systematically assess and document the cost implications of their decisions would improve accountability and promote best practices in resolution planning.

3 Determination of Variant Resolution Strategy (Article 25.4)

We recommend that Article 25.4 be amended to explicitly require resolution authorities to consult with institutions prior to determining a Variant Resolution Strategy. A Variant Resolution Strategy should only be required in order to address plausible scenarios or circumstances where the Preferred Resolution Strategy is deemed not credible or feasible. Institutions shall have the right to be heard before the resolution authorities adopt a Variant Resolution Strategy.